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CABLE

HM greets president of Ireland

MUSCAT: His Majesty Sultan Haitham Bin Tarik has sent a cable of greetings to President Michael D. Higgins of Ireland on his country's National Day. In the cable, His Majesty expressed his sincere sentiments and best wishes of good health and well-being to President Higgins and the friendly Irish people further progress and growth. — **ONA**

TOP THREE INSIDE STORIES

OMAN

'No break in studies during COVID-19'

1 Measures taken to allow students to continue their education even while schools were shut down owing to the COVID-19 pandemic, and moving all academic and extracurricular activities online, are among the achievements the current Board of Directors of Indian Schools in Oman will most fondly remember when their term comes to and end next month. **>A3**

WORLD

UN to Myanmar: Stop killing protesters



2 The "unlawful use of lethal force against peaceful protesters" in Myanmar has killed at least 149 people, a spokeswoman for the United Nations Human Rights Commission (UNHCR) said on Tuesday. The international community has condemned the ongoing crackdown on anti-coup protests since Myanmar's military ousted Aung San Suu Kyi's elected government on February 1. **>A6**

SPORTS

Messi most important man for Barcelona

3 Barcelona manager Ronald Koeman lauded Lionel Messi, terming him the "most important man in the history of this club" after the Argentine achieved yet another milestone by equalling Xavi's club record of 767 appearances in a Barca shirt. Messi touched the figure when he stepped out to play the La Liga game against Huesca. **>A8**



ENCOURAGE OMANIS TO WORK IN PRIVATE SECTOR

TOP AREAS OF EMPLOYMENT FOR OMANIS IN THE PRIVATE SECTOR

54,338
Construction

37,357
Trade and repair of vehicles

32,225
Manufacturing

28,738
Mining and quarrying

The differences in privileges between public and private sectors have already been reduced, and more efforts are underway

Times News Service

MUSCAT: To encourage more nationals to enter the private sector, efforts are on to match the minimum wages given to public sector employees with those at private sector, a senior official of Ministry of Labour said.

Omanis joining the private sector will find good opportunities for growth, and will learn plenty

of skills hands-on that will benefit them throughout their careers.

"We have plans to train, qualify and prepare nationals to take up senior and mid-level roles in the private sector," said a Ministry of Labour official. "This was part of the implementation plan announced by the ministry as part of its executive plan for 2021, which was made public last January.

"Omani citizens, particularly



Quaint villages of Samail

A4

PANDEMIC

UK bans flights from Oman

Times News Service

MUSCAT: Flights from Oman will no longer be allowed to land at airports in the UK, as part of measures taken to limit the spread of COVID-19 in the country.

Starting Friday, March 19, Oman will be among the 36 countries included on the UK's Red List. After that date, only British and Irish nationals, as well as foreign citizens with residency rights to the country will be allowed to enter, although they do have to quarantine at a hotel at their own expense for 10 days, on arrival, and take two COVID

tests during that period: One on the first or the second day, and another on the eighth day of their quarantine.

The four countries that will be added to the UK's Red List are Oman, Somalia, Qatar, and Ethiopia. The list also includes many from South American countries, as well countries such as the United Arab Emirates, Namibia, South Africa, and Tanzania.

"In order to protect the UK against new variants of the coronavirus, the UK government took the decision to add a number of countries to the Red List," said a spokesperson at the Embassy of

the UK in Muscat. "Ministers balance a range of factors including a risk assessment from the UK's Joint Biosecurity Centre, alongside policy advice from across the UK government.

"This assessment covers a range of factors for each country including assessment of surveillance and sequencing capability, available surveillance and genome sequencing data, evidence of in-country community transmission of COVID-19 variants, evidence of exportation of new variants to the UK or other countries, and travel connectivity with the UK," she added. **>A2**

ARCHAEOLOGICAL AND TRADITIONAL COLLECTION

A 'treasure trove' of antique collections in Al Buraimi

Times News Service

MUSCAT: The passion and love of ancient archaeological collections since childhood has led Ali bin Khalfan Al-Farsi, owner of the Archaeological and Traditional Collectibles Exhibition in the wilayat of Al Buraimi, to collect many archaeological items and ancient tools from various governorates of the Sultanate and to set up an exhibition for them.

Ali bin Khalfan Al-Farsi, the owner of the exhibition, said, "The idea started from a young age, but it was not in the way as it is known today, as the beginning was with the personal collection of ancient antiques, personal and heritage collectibles. The idea came to me to collect these items in one place which is the Majlis at my house."

"I collected many archaeological holdings from various governorates and organised them in the exhibition, which was divided into pillars, including a corner for tra-



ditional weapons and electronics, another for pottery, Omani paintings, pictures, and Omani proverbs, and the exhibition took about a month," he noted.

The oldest heritage collections,

daggers, and traditional weapons date back to 1920, in addition to electronic collections and other old collectibles, Omani traditional clothing in various governorates of the Sultanate, and date palm products.



Heritage house

Al-Farsi aspires to develop his exhibition to make a heritage house in the wilayat of Al Buraimi, to be a facade for the wilayat, to introduce the people, visitors, and

young people to the ancient heritage and ancient customs of the Sultanate.

Maryam bint Khalfan Al Bahlan, the wife of Al Farsi said, "The exhibition includes a spe-

cial corner for Omani women who contributed to making it, such as traditional clothes, events, silverware and old perfumes." She pointed out that Omani women have participated brilliantly in the manufacture of heritage, silverware that is part of the exhibition.

Omani incense

"The exhibition includes holdings from the various governorates of the Sultanate used by men and women, as well as another corner for Omani incense with its various types, and a corner for Omani dialects and words and their modern meanings," she added.

Al-Bahlan stressed the importance of paying attention to Omani heritage exhibitions, which are based on individual or community initiatives, with the aim of developing and marketing them in the correct manner, preserving the Omani heritage, and introducing it to the future generations.



Dhuhr.....	12.20pm
Asr.....	3.45pm
Maghrib.....	6.22pm
Isha.....	7.32pm
Fajr (Tomorrow).....	4.59am

OMAN ECONOMIC ASSOCIATION

Business Research Award to help in economic diversification

MUSCAT: With an emphasis on domestic economic issues, and the diversification of economy, the Oman Economic Association has launched the first edition of its Business Research Award, which contributes to the development of sustainable economy.

The award encourages research and studies analysing the current economic condition and charting out an economic track that responds to the era of Renewed Renaissance across different sectors.

The inaugural ceremony was held under the auspices of Dr. Said Mohammed Al-Saqri, Minister of Economy, who affirmed that the prize will significantly enhance research quality in economic fields, with emphasis on domestic economic issues, including economic stimulation and the diversification of economic product baseline, among other issues.

The minister expressed the hope that this prize will be held annually. He explained that the research papers will tackle a variety of economic issues and ways of facing challenges posed by coronavirus (COVID-19), besides pondering on developments associated with transformation into knowledge-based (cognitive) economy and energy substitutes, among other spheres.

The award will help decision makers find appropriate solutions to prevailing economic challenges and it will furnish an interactive research platform through which researchers could focus on the



pressing concerns of the national economy.

The award will also encourage researchers to direct their activities towards fostering sciences and expertise of relevance to local and international economic developments, with emphasis on disseminating economic knowledge among segments of society.

The prize covers a broad range of business domains, including monetary policies, financial policies, the business environment, the legislations, foreign investment and current local economic challenges in the Sultanate and labour market solutions.

It targets research to be conducted by holders of Master's, PhD and Bachelor's degrees, as well as university and college students.

Now that research proposals are being received, the qualifying proposals will be announced from early April 2021 till the end of May 2021. Research studies will be conducted between June and November 2021.

The final drafts of research papers will be received by the end of November 2021 and the successful ones will be sorted out in December 2021. By January 2022, the final results will be announced. -ONA

FORUM

Oman takes part in Tehran dialogue

MUSCAT: The Sultanate, represented by the Foreign Ministry, took part in the second Tehran Dialogue Forum on Tuesday.

Held via video conferencing, the forum was organised by the Ministry of Foreign Affairs of Iran.

The Sultanate was represented

in the forum by Sheikh Khalifa Ali Al-Harthy, Diplomatic Affairs Undersecretary.

During the forum, Sheikh Khalifa reiterated Oman's firm stance in supporting and promoting for dialogue and understanding as they represent the ideal means to solve

disputes and conflicts in the region and the world. The forum, held under the patronage of Mohammad Javad Zarif, Iranian Foreign Minister, saw participation of officials and experts. The forum discussed many international and regional issues and circumstances. -ONA

MoCIIP, Madayn sign agreement to boost investment

Masdar aims at enhancing dealings between the business community and the government, and providing a secure environment for the companies to conduct transactions



FACT: The agreement was signed by Dr. Saleh Said Masan, Commerce and Industry Undersecretary and Hilal Hamad Al-Hasani, Chief Executive Officer of Madayn. -ONA

MUSCAT: To facilitate investment related procedures, licences and approvals for the investors and business owners through Madayn's Masar Service Centres in the various industrial cities, an agreement was signed by the Ministry of Commerce, Industry and Investment Promotion (MoCIIP) with the Public Establishment for Industrial Estates (Madayn) on Tuesday.

The agreement was signed by Dr. Saleh Said Masan, Commerce and Industry Undersecretary and Hilal Hamad Al-Hasani, Chief Executive Officer of Madayn.

Commenting on the agreement, Ibtisam Ahmed Al-Farooji, Director General of Investor Services at Madayn, stated that this

agreement comes along the lines of the efforts undertaken by the two bodies to attract and localise investments, simplify investment procedures, strengthen cooperation in common competencies, and consequently contribute to achieving comprehensive and sustainable economic and social development in coordination with the relevant bodies.

"In this regard, Madayn established Masar Service Centre to deliver a variety of services in a fast and effective manner to achieve an attractive investment environment for local and foreign investors. With this in mind, efforts are being made to offer comprehensive services within Madayn's industrial cities including road, electricity, water and sewage networks," Al-Farooji said.

Al Farooji elaborated that as per the signed agreement, all investment related services offered by the Ministry of Commerce, Industry and Investment Promotion will be provided through Masar Service Centres in Madayn's various industrial cities.

"This pact is fundamental to achieve the objectives of Masar Service Centre as it presents a platform that brings together several government bodies to facilitate procedures for the investors to obtain required approvals, permits and licenses for their projects under one roof and within a specific timeframe," she added.

The signing ceremony was attended by Qais Mohammed Al Yousef, Minister of Commerce, Industry and Investment Promotion. -ONA

RED LIST

< FROM A1 Curbs on flying to the UK

Passengers who plan on flying to the UK cannot do so either directly from the Red List countries, or if they have been in one of these countries in the 10 days prior to the date of their flight. Before arriving, all flyers must take a COVID test three days before their travel. Only those with a negative result will be allowed to board the aircraft.

A booking must also be made at one of the hotels reserved for quarantine, before passengers exit their country of departure.

Quarantine packages include the hotel, transport from the airport, and two COVID tests which need to be taken on days two and eight. A passenger locator form that provides the contact details and addresses of people flying

into the UK must also be filled in. This includes a list of countries visited over the 10 days prior to your flight. "You could be fined up to £10,000, imprisoned for up to 10 years, or both, if you do not provide accurate details about the countries you have visited in the 10 days before you arrived in the UK," said the UK government in its advisory.

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QUAINT VILLAGES OF SAMAIL

For those travelling to Samail in Al Dakhiliyah region, visit to Al Afiya village in Wadi Bani Rawaha and Saija village is a must. Located under a mountainous foot-path surrounded by mountains on all sides, while Al Afiya village is an ideal destination for nature lovers and mountain climbers, Saija village is known for abundance of water and extends from Al Hajar Al Gharbi to Jabal Akhdar.

Al Afiya village is located in the south-west of the Wilayat of Samail. The village's name was changed into Al Afiya for its beautiful natural surroundings that made it one of the first stops for tourists in the wilayat.

Although the village of Al Afiya is in a mountainous area and located under the foot of a mountain, it is characterised by the cultivation of all kinds of date-palms and citrus trees,

aiding in the cultivation of lemons, oranges and mangoes. There are many historical and religious monuments in the village, such as forts, towers, and old neighbourhoods.

Saija village on the other hand is characterised by the abundance of water, as it receives a lot of rains throughout the year. The village also houses many Aflaj including Falaj Al Hamam, whose water flows from the bottom of the mountain. Its water is hot, especially in winter.

Falaj Al Qari, Falaj Al Hadith and Falaj Al Mahdouth are some of the other water channels. The village is covered by a group of orchards and date-palm oases that form a beautiful green tableau. It is also famous for cultivating many crops, such as watermelon, lemon, garlic, tomato and wheat grains, in addition to alfalfa.



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AS OF JANUARY 2021

<FROM A1 253,369 insured Omanis working

“Start teaching them these things early, so that the mindset of working hard and the opportunities that come with it is put into students. I am all for students learning business studies in school, because of the importance it will have later in their careers.”

There were 253,369 insured Omanis working in the private sector, as of January 2021, according to the National Centre for Statistics and Information. Conversely, the number of expatriates in the private sector is far higher, at 1,148,871. There are only 41,866 expatriates employed by government bodies.

Muscat has the highest number of both privately employed Omanis (81,819) and expatriates (587,547), followed by North Al Batinah (45,516 Omanis and 207,245 expatriates). The northern Musandam region has the lowest count (1,358 Omanis and 11,919 expatriates)

among the 11 governorates in the country. Ammar Al Badi, an Omani national currently studying for his degree, hopes to join the private sector after graduation, because of the practical knowledge it will help him gain.

“I have learned, through my academics, and many others who have advised me on what to do after I complete my education, that you gain a lot of skills and experience, can develop your work capabilities, and increase your knowledge of the job you do, if you join the private sector,” he said.

“I will also get to do a diverse number of jobs, because I might be given the chance to do both field work and office roles,” added Al Badi, who is from Wilayat Saham in North Al Batinah. “This will also help me understand how to improve my performance, and teach me how to overcome any problems I might face at work.”

COOPERATION MEMO

Ministry inks pact with CPA

MUSCAT: The Ministry of Commerce, Industry and Investment Promotion on Tuesday signed a programme of cooperation with the Consumer Protection Authority (CPA). The programme comes within the context of integration among government establishments and units.

It reflects the two sides’ keenness to fully utilise their prerogatives and coordinate towards the accomplishment of their common goals. The cooperation memo was signed by Dr Saleh Said Massan, Under-Secretary of the Ministry of Commerce, Industry and Investment Promotion, and Salayum Ali Al Hikmani, Chairman of the Consumer Protection Authority.

The programme aims to develop investment in the Sultanate in a manner that guarantees the abundance of commodities and staple products in local markets. - ONA

VALUE ADDED TAX

OCCI seminar focuses on VAT implementation mechanism

MUSCAT: Oman Chamber of Commerce and Industry (OCCI) in cooperation with the Taxation Authority organised on Tuesday a seminar titled “the Value Added Tax in the Sultanate and Mechanisms of Implementation.”

The seminar which was organised via the social media platforms of Oman Chamber of Commerce and Industry, coincides with the advent of implementation of the value added tax, which will be at the beginning of upcoming month of April.

Tax compliance
The seminar reviewed the mechanisms of implementation of the value added tax and tax compliance. The seminar aimed to raise the level of awareness on tax compliance and tax awareness in the Sultanate.

It also aimed to increase the levels of performance efficiency and development of the taxation system. The seminar discussed a number of issues related to the legal framework and the main concepts of the value added tax along with the main rules of the transitional stage of VAT implementation and the way to prepare for its implementation.

The seminar started with a working paper delivered by Karima bint Mubarak Al Saadi, Acting Director General of Planning, Policies and Tax Compliance, wherein she discussed the main concepts of value added tax.



Mohammed bin Jamil Al Saifi, Director of Policies Department

at the Taxation Authority gave a speech in which he tackled the procedures and mechanisms followed in implementation of value added tax.

— ONA



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Invitation to attend the Annual Ordinary General Meeting

The Board of Directors of Voltamp Energy Company SAOG is pleased to invite the shareholders to attend the company's Annual ordinary General Meeting scheduled to be held at 3 pm on Monday 29/03/2021 through the electronic platform for general assemblies, which you can access via the company's website Muscat for Clearing and Depository (www.mcd.gov.om). In the event that the quorum for the meeting is not complete, a second annual ordinary general assembly will be held at exactly 3 pm on Monday 5/4/2021 to discuss the following agenda:

- To consider and approve the report of the Board of Directors on the company's activity and financial position during the fiscal year ending 31/12/2020.
- To consider and approve the Corporate Governance report for the year ended 31/12/2020.
- To consider and approve the auditor's report on the company's audited financial statements for the fiscal year ending 31/12/2020.
- To consider the proposal to distribute cash dividends to shareholders on the date of the meeting at a rate of 5 baisa per share and approve it.
- Approval of the sitting fees to the Board Directors meetings and its Sub-committees for the last financial year and determine the fees for the forthcoming financial year (Schedule 1).
- To inform the shareholders about the transactions that the company made with the related parties during the year ending 31/12/2020 (according to annex No. 2).
- To consider and approve the transactions that the company will conduct with related parties during the fiscal year that will end on 31/12/2021 and approve it (as per attachment No. 3).
- To Inform the Shareholders about the contributions disbursed during the past year to contribute to the efforts to combat the outbreak of the Coronavirus (Covid 19), at an amount of (20,000) Omani riyals (as per Appendix No. 4).
- To consider the proposal to allocate RO. 20,000 to support community services during the fiscal year that will end on 31/12/2021 and approve it, and authorize the Board of Directors to disburse it as it deems appropriate.
- Electing a member of the Board of Directors to fill the vacant seat (from shareholders and non-shareholders). Those who wish to run for membership in the Board of Directors must fill out the nomination form prepared for this and deliver it to the company at least five (5) days before the meeting of the General Assembly, no later than the end of work on Tuesday 23/03/2021. The candidate must fulfill the requirements for membership of the company's board of directors.
- Approval of the criteria for evaluation of the performance of the Board of Directors (as per annex No. 5).
- Appointing an independent third party for evaluation of the performance of the Board of Directors for the financial year ending on 31/12/2021 and determine its fees.
- Appointing an auditor for the financial year ending on 31/12/2021 and determining his fees.

In accordance with the company's articles of association and the controls for holding general assembly's using modern technology means issued by the authority, we would like to draw your attention to the following:

(A) - A legal person has the exclusive right to authorize a natural person to attend the General Assembly meeting and vote on his behalf through the means of technology, provided that this natural person has an investor number in the Muscat Clearing and Depository Company.

(B) - Voting on one of the items on the agenda begins with a period not exceeding three days before the date of the meeting and until the voting process ends on the day of the meeting, and in the event that the shareholder's balance changes by increase or decrease, the voting process will be canceled and he must vote again on the day Assembly meeting.

In case you have any inquiries, please contact Mr. Abdullah bin Ahmed Al Zadjali on phone number 24441202 or 99387474

Chairman of the Board of Directors

Auditor

Legal Advisor



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NOTICE FOR ANNUAL ORDINARY GENERAL MEETING

The Board of Directors of MUSCAT INSURANCE SAOG (the “Company”) has the pleasure to invite the shareholders to attend the Annual General Meeting, which will be held at 07:00 PM on 31/03/2021, via the electronic platform to hold general meetings which can be assessed through the website of Muscat Clearing & Depository Company (www.mcd.gov.om). If the quorum requirement for holding the Annual General Meeting is not fulfilled, a second Annual General Meeting shall be held at 03:00 PM on 07/04/2021, to discuss the following agenda:

Ordinary Agendas Annual:

- To consider and approve the Board of Director's Report for 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 to approve the Financial Statements (Balance Sheet and Profit and Loss Account) of the Company for the financial year ended 31 December 2020.
- Notify the AGM about the Related Parties (RP) transactions that were undertaken for the fiscal year ending 31/12/2020. (as attached)
- Studying and approving the proposal of assigning a sum of OMR (10,000/-) Ten Thousand Omani Rials to support the social services for the fiscal year ending 31/12/2021.
- Appointing the auditors for the fiscal year ending 31/12/2021 and determine their fees.
- Ratification the sitting fees for the board and its subcommittees received by the directors for the fiscal year ending 31/12/2020 and determine the directors' sitting fees for the fiscal year ending 31/12/2021 and approve the same (as attached).
- To consider the amounts allocated and spent for the company's social responsibilities for the year ended on 31/12/2020 (as per the Annexure).
- To elect three Members to fill the vacant positions of the Company's Board of Directors. Any person who wishes to be nominated to the Board of Directors of the Company is required to fill in a Director's Nomination Form. Such a form can be obtained from the Company. The completed Form should be delivered to the Company at least five (5) days prior to the date of the Annual Ordinary General Meeting of the Company (no later than the end of the business hours on Tuesday 26, March 2021). The candidate must satisfy the company's board membership requirements.

According to the Company's Articles of Association and the controls for holding General Meetings using modern technology issued by the capital market authority, we would like to draw your attention to the following:

- Legal person, exclusively, has the right to delegate a natural person to attend the General Meeting and vote on its behalf through technical means, provided that this natural person has an investor number in MCDC.
- Voting on any of the agenda items begins no more than three days before the date of the General Meeting until the voting process ends on the day of the General Meeting. If the shareholder's shares are increased or decreased, the voting process will be cancelled, and the shareholder will have to vote again on the day of the General Meeting.

For further information please contact on telephone No 99239244/98898863

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WARNING

Kim Jong Un's sister slams US and South Korea

PYONGYANG: North Korean leader Kim Jong Un's influential sister lambasted the United States and South Korea, state media reported on Tuesday, in a broadside aimed at coinciding with the arrival of top US officials in Seoul.

With the US and South Korea starting joint military drills near the North Korean border last week, Kim Yo Jong said she was aiming to "warn the new US



administration of trying hard to spread the smell of gunpowder on our land from across the ocean."

"If it wants to sleep in peace for coming four years, it had better refrain from causing a stink at its first step," the KCNYA reported her as saying. The statement comes a day before US Secretary of State Antony Blinken and Defense Secretary Lloyd Austin are due to arrive in Seoul for their first

talks with South Korean counterparts. The pair will also visit Tokyo as part of their four-day trip. The timing of Kim's comments seems designed to ensure that North Korea will be at the top of Blinken and Austin's agenda. On Monday, Press Secretary Jen Psaki said the White House had made efforts to communicate with the North Korean government but that the US' overtures had yet to yield a response. **bw**



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'Stop killing protesters,' UN to Myanmar military

The international community has condemned the ongoing crackdown on anti-coup protests

NAYPYITAW: The "unlawful use of lethal force against peaceful protesters" in Myanmar has killed at least 149 people, a spokeswoman for the United Nations Human Rights Commission (UNHCR) said on Tuesday.

The international community has condemned the ongoing crackdown on anti-coup protests since Myanmar's military ousted Aung San Suu Kyi's elected government on February 1.

Ravina Shamdasani, a spokeswoman for the UNHCR, has called on Myanmar's military to "stop killing and detaining protesters."

Authorities have arbitrarily detained at least 2,084 people, according to the UNHCR.



Myanmar cracks down on journalists

Authorities in Myanmar have arrested at least 37 journalists, including 19 who are still in arbitrary detention, Shamdasani said.

Journalists are reporting that they are receiving threats, while foreign news agencies say they cannot contact their detained reporters. The military also suspended the licenses of at least five independent local media outlets, including Democratic Voice of Burma, Mizzima, Myanmar Now, 7 Days and Khit Thit.

The military government, which

calls itself the State Administrative Council (SAC), has ordered media outlets not to describe the junta ousting the elected government as a coup, nor refer to the SAC as the military government.

The current situation in Myanmar

On Sunday, Myanmar's junta imposed martial law in two districts in its largest city, Yangon, granting the military further powers.

Residents of the targeted districts have fled on flatbed trucks and motorbikes, according to media reports on Tuesday.

Yangon has witnessed almost daily crackdowns on anti-coup protesters since mass demonstrations began in the South-East Asian country last month.

Security forces opened fire, used rubber bullets and imposed internet censorship in response to the demonstrations. Yet, anti-coup protesters carry on daily rallies around Myanmar.

Countries including the United States, Canada and Britain have imposed sanctions to pressure Myanmar's military generals amid rising international concern over the situation. **bw**

PALACE STORMED

Yemeni protesters storm Maasheq presidential palace

SANAA: Dozens of Yemeni protesters on Tuesday stormed the Maasheq presidential palace in the southern port city of Aden, witnesses told reporters. The protesters reportedly chanted anti-government slogans as they demanded better living conditions and payment of delayed wages.

Yemen's Prime Minister Maeen Abdulmalik and other members of the internationally recognised government were inside the building at the time, two Yemeni officials said.



Protesters withdraw

Journalist Ali Mahmoud shared a video on Twitter showing protesters leaving the palace premises, saying that they withdrew peacefully after they "delivered their message to the government."

The head of the police department had gone the palace to "persuade protesters to leave," an official source told the German news agency DPA.

Witnesses said the protesters had stormed the palace without any resistance from security guards.

Aden is mostly controlled by the United Arab Emirates-backed separatist Southern

Transitional Council (STC). Abdulmalik's government was formed last year to unite the STC with the former government of ousted President Abd-Rabbu Mansour Hadi.

The two comprise the main factions of the Saudi-backed Sunni Muslim coalition fighting the Houthis, who are Shiite Muslim rebels controlling the northern region in Yemen, including the capital, Sanaa.

The six-year conflict has killed some 130,000 and left millions on the verge of famine. **bw**

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Messi is most important man in the history of Barcelona: Koeman

The Argentine achieved yet another milestone by equalling Xavi's club record of 767 appearances in a Barca shirt

BARCELONA: Barcelona manager Ronald Koeman lauded Lionel Messi, terming him the "most important man in the history of this club" after the Argentine achieved yet another milestone by equalling Xavi's club record of 767 appearances in a Barca shirt.

Messi touched the figure when he stepped out to play the La Liga game against Huesca.

The Argentine made the moment more special as he netted



MOST VALUABLE: Messi touched the figure when he stepped out to play the La Liga game against Huesca.

twice in the match, powering Barcelona to a 4-1 win. "I think Messi has shown that he is the best. The first goal was fantastic.

He deserves to be important for this team," Goal.com quoted Koeman as saying.

"I don't know what else to say about Leo. The level he has been at for so many years, so many games. He has equalled Xavi and in principle he will surpass him on Sunday.



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He is the most important man in the history of this club. Luckily he is still with us," he added.

On 5 January 2011, Xavi had made his 550th appearance in a Barca shirt, taking Migueli's (549) record before setting a new high of 767 matches. Sooner or later, however, that record would be Messi's.

The 767 games played so far by Messi are divided into a total of six different competitions. La Liga is the competition with the most matches, with Messi playing a total of 510 in the Spanish top flight. As for the Champions League, he has played 149 games, while 79 have come in in the Copa del Rey, 20 in the Spanish Super Cup, five in the Club World Cup, and four in the European Super Cup.

Xavi had set his record five-and-a-half years ago, in the last of his 17 seasons with the club. Along the way, he won 27 trophies with FC Barcelona, in a club career that began on August 18, 1998.

During the match against Huesca, Messi scored the opening goal in the 13th minute, before Antoine Griezmann doubled the lead in the 35th minute. Huesca managed to pull one back with the help of Rafa Mir's strike.

However, Oscar Mingueza's goal in the 53rd minute restored Barcelona's two-goal lead. Messi then netted a goal in the 90th minute, sealing the final scoreline of 4-1.

Barcelona will next play against Real Sociedad on March 22. **ANI**

CRICKET

FOOTBALL

OWCA takes on unbeaten ISC in today's final of Women's League

MUSCAT: Oman Women's Cricket Academy (OWCA) takes on Indian Social Club (ISC) Women in Wednesday's final of Women's League after handing PSM Women a 125-run drubbing in the eliminator at OC Turf 1 in Amerat on Monday.

ISC topped the group standings with 8 points without losing any of the four games it played, winning a direct entry to the final, while TM Done-sponsored OWCA ended up second with 6 points, winning three before thrashing PSM in the eliminator to reach the final, which will be played at the same venue at 3 pm today.

Led by Vaishali Jesrani, OWCA has made a big impression in its very first season, improving with each game it played as the tournament progressed. Opener Nayan Anil has been the batting star of the tournament, scoring 175 runs in five games, including an unbeaten 102 off 70 balls against PSM on Monday.

Batting first, OWCA posted a robust 146 for 4 on the board thanks to Nayan's brilliant knock that included 17 boundaries.

None of PSM batswomen reached the double figures as the



FINALS: ISC topped the group standings with 8 points without losing any of the four games it played.

whole side was dismissed for a dismal 21 that included 10 extras. Shreya Dhuri bowled a splendid spell taking 5 for 10 in four overs, taking her tally of wickets to 12 in 5 games, followed by Payal Kanon-

jia of ISC who picked up 11 in 4 matches. Shreya's partner Saya Channa was quite impressive too, conceding only 6 runs in 4 overs while also taking a wicket.

Fizza Javed of PSM, second

Real Madrid aim to assure Spanish presence in CL quarters

MADRID: Real Madrid look to ensure at last one Spanish side in the UEFA Champions League quarterfinals when they meet Italian side Atalanta on Tuesday.

As FC Barcelona and Sevilla have already been out of the tournament and Atletico Madrid faces an uphill struggle to get past Chelsea after losing 1-0 at home to the Premier League side three weeks ago, Real Madrid is clearly La Liga's best bet to make the last eight.

Zinedine Zidane's side won 1-0 in Bergamo thanks to a late goal from Ferland Mendy after playing against a rival who was reduced to 10-men in the 17th minute after Remo Freuler was shown a controversial direct red card.

Playing with 10 men clipped the wings of a rival noted for their attacking style of play. Atlanta has little option other than to attack in Madrid.

Zidane was able to rest midfielders Luka Modric and Toni Kroos for an hour of Saturday's league win at home to Elche and the pair will both start on Tuesday. Their contribution will be vital given that Casemiro - so vital in the holding role - is unavailable through suspension, and the energetic Fede Valverde will probably replace the Brazilian.

Sergio Ramos has recovered from injury and will start in defense, although Dani Carvajal is still out at right-back, with Lucas Vazquez continuing to cover.

One of Zidane's big decisions is whether Eden Hazard will start in attack after playing the closing minutes of Saturday's game. The Belgian has suffered a string of injuries in recent months and the Real Madrid coach will have to decide whether to risk the winger from the start or to play either Vinicius Jr, Rodrygo or Isco, with Marco Asensio providing another attacking option.

Duvan Zapata started on the bench in Atalanta's 3-1 win against Spezia in the league on Friday but should return on Tuesday, while Cristian Romero will be back in central defense.

Mario Pasalic will probably replace Freuler, while former Sevilla striker Luis Muriel partners Zapata in attack. **xinhua**

COMMENTARY

Beware of the Thala this IPL!

DURING THE SECOND T20I between India and England, the host broadcaster aired two ads of MS Dhoni to promote the upcoming IPL starting from April 9, 2021.

The first ad's message was about Hitman Rohit Sharma being greedy for IPL success even after captaining Mumbai Indians bagging a record breaking five IPL titles two more than CSK. The ad said: "If greed increases your hunger to win, then greed is cool."

The second ad's message was of angry young man Virat Kohli who has blasted teams around the world with tons of runs while playing his aggressive style and anger. The message for the second ad reflected: "Anger is good if it helps you gain success".

Both commercials were obvious for the promotion of IPL with MS Dhoni in his cool avatar seen teaching the children. However, both counted to be ominous signals from Dhoni to the rest of the IPL teams that CSK captain wants more success and is greedy to attain their fourth title. The second advertisement is, in fact, a signal of the "Calm before the arrival of Storm".

MS Dhoni is known as captain cool all around the world,



Anis Sajjan, Managing Director, Danube Group

be it for his franchise or Team India. However, this message states that we might see the other side of Dhoni in the upcoming IPL, the angry old man to gain success.

Dhoni has already started practicing in Chennai with a few of his teammates of CSK and their head coach Stephen Fleming two weeks ago. Both Stephen Fleming, the cool head coach of CSK, and MS Dhoni would like to get the record straight after being knocked out in the league stage for the first time, in its 13th edition last year in the UAE.

Whether it's cool to be greedy to increase your hunger to win or to be angry to attain success, the message is loud and clear that the Thala and the original King of IPL is all but ready to show, who is the real boss of IPL.

COLLABORATION

FIFA collaborates with UN to tackle menace of match-fixing

ZURICH: FIFA on Tuesday announced its collaboration with the United Nations on Office on Drugs and Crime (UNODC) to launch the Global Integrity Programme -- a comprehensive international programme aimed at providing all 211 member associations with enhanced knowledge and tools to fight and prevent match manipulation.

In line with FIFA's overall vision of making football truly global, as well as its ongoing commitment to protecting and promoting the integrity of the game, the FIFA Global Integrity Programme is designed to improve education and build integrity capacity within all 211 member associations by sharing advanced know-how and resources with integrity officers. The programme also reflects the UNODC's objective of supporting governments and sports organisations in their efforts to safeguard sport from corruption and crime. With the objective of setting up successful and sustainable integrity and anti-corruption initiatives at the local level, the new programme is organised regionally per confederation and includes a series of three-module virtual workshops to be delivered to all FIFA member associations. The first edition of the programme,



dedicated to the member associations from the Asian Football Confederation, started with the first module on March 4 and will continue with the second module on March 16. Speaking about the FIFA Global Integrity Programme, FIFA President Gianni Infantino said: "Match-fixing is an issue that is very real and threatens the integrity and credibility of football in many countries around the world. Working in close collaboration with experts at the UNODC and alongside other ongoing efforts that FIFA is taking, the FIFA Global Integrity Programme is another important step by FIFA to protect the integrity of football and will play an important role in educating and building capacity within member associations to help fight match-fixing at a local level."

Alongside the FIFA Global Integrity Programme, FIFA

has also announced that it will shortly be launching the FIFA Integrity Officers Community Platform. This will be the first-ever community-driven online platform dedicated exclusively to integrity officers across all member associations and confederations worldwide. This confidential platform will bring together a global network of integrity officers to share their experience and exchange best practice related to preventing and fighting match manipulation and promoting integrity in football.

FIFA's Global Integrity Programme is in line with The Vision 2020-2023: Making Football Truly Global, which reaffirms FIFA's commitment to fighting match manipulation by implementing integrity initiatives and reporting mechanisms, as well as setting up dedicated educational programmes. **ANI**

OLYMPICS

Tokyo Olympic torch relay to take place as scheduled

TOKYO: The Tokyo Olympic torch relay will kick off as scheduled in northeastern Japan's Fukushima prefecture on March 25, organizers announced on Monday.

The Tokyo 2020 organizing committee will hold a grand start of the torch relay at the J-Village National Training Center in Fukushima, which was hit hard by the 2011 tsunami and earthquake. The organizers said that the number of participants traveling from Tokyo to the site is substantially curtailed to prevent the spread of COVID-19. The start of the program has been simplified and the number of performers at the ceremony has been reduced.

The torch relay will traverse Japan for 121 days, covering all 47 prefectures before reaching the Olympic Games opening ceremony on July 23. The ceremony will be preceded by a performance from a group of residents from Fukushima prefecture, followed by a children's choir singing during the ceremony and cheer on the torchbearers as the grand start commences. The grand start ceremony and the first section of the Fukushima torch relay on Day 1, from the J Village All-Weather Training Area to the J Village Station, will not be open to the public, but it will be broadcast live via a Tokyo 2020 official channel. **xinhua**

OMAN CRUDE PRICE FALLS

The price of Oman oil has declined, with prices for delivery by May 2021 reaching \$66.62, said Dubai Mercantile Exchange (DME). The DME statement said that the price of Oman oil declined by \$1.62 from the price of Monday, which was \$68.24. - OMA

MARKET BUSINESS & FINANCE



MSM INDEX ENDS HIGHER

Muscat Securities Market (MSM) general index (30) added 15.3 points, comprising a rise by 0.41 per cent to close at 3,742.78 points, compared to the last session, which stood at 3,727.49 points.

THE BOARD OF DIRECTORS' REPORT FOR THE FINANCIAL YEAR ENDED 31st DECEMBER 2020



Dear Shareholders,

On behalf of the Board of Directors of Bank Dhofar S.A.O.G., I am pleased to present you the Bank's Financial Statements and the Auditors' Report for the financial year ended 31st December 2020.

Financial overview in year 2020

Despite the current challenging economic and financial situation driven by the global pandemic Coronavirus (Covid19) and continued pressure on oil prices, the bank continued to grow its net profit in 2020 achieving 116% growth year-on year from RO 30.24 million (USD 78.55 million) as of 31st of December 2019 to RO 30.59 million (USD 79.46 million) as of 31st of December 2020. Total assets of the Bank reached RO 4.26 billion (USD 11.07 billion) in December 2020 as compared to RO 4.33 billion (USD 11.25 billion) at end of 2019, 1.62% decrease. The Net Loans, Advances and Financing to customers reached RO 3.27 billion (USD 8.49 billion) at December 2020, compared to RO 3.06 billion (USD 7.95 billion) at the end of 2019, 6.6% increase year-on-year, continuing the cautious approach on increasing the loan and financing book and focusing on credit quality. Customer deposits, including Islamic deposits decrease by 2.78% from RO 2.94 billion (USD 7.64 billion) at the end of 2019 to reach RO 2.86 billion (USD 7.43 billion) at the end of 2020.

The Net Interest Income and income from Islamic Financing activities earned were RO 109.06 million (USD 283.27 million) for the year 2019 as compared to RO 107.64 million (USD 279.58 million) during 2020, a decrease of 1.3%. However, Non-funded income increased by 6.89% year-on-year reaching RO 22.35 million (USD 58.05 million) in 2020 as against RO 20.91 million (USD 54.31 million) for 2019. The total operating income is RO 129.99 million (USD 337.64 million) for the year 2020 as compared to RO 129.96 million (USD 337.56 million) for the year 2019, year-on-year increase of 0.02%. Total Operating Expenses decrease to RO 65.08 million (USD 169.04 million) for the year 2020 as compared to RO 71.47 million (USD 185.64 million) for the year 2019, 8.94% year-on-year decrease. Excluding RO 1 million Corporate Social Responsibility (CSR) Donation made during 2020, Operating Expenses decreased by 10.34% year-on-year. This helped improve the cost to income ratio to 50% in 2020 from 55% in 2019.

Net provisions (Expected Credit Loss "ECL") for the year 2020 is RO 28.99 million (USD 75.30 million) compared to 22.39 million (USD 58.16 million) for the year 2019, an increase of RO 6.60 million (USD 17.14 million). 2019 net provisions include classification of certain large accounts reflecting the market conditions. 2020 net provisions include management overlay of precautionary provisions considering the economic impact due to Covid19 global pandemic and continued pressure on oil prices. Gross NPL (Non-performing loans) decreased to 4.53% as at 31st December 2020 from 4.67% as at 31st December 2019. Net NPL, net of interest reserve is 3.81% at 31st December 2020 vs. 3.91% at 31st December 2019; Net NPL, net of interest reserve and ECL provision is 1.81% as at 31st December 2020 compared to 2.14% at 31st December 2019. NPL is based on funded non-performing exposure over total funded exposure.

Maisarah- Islamic Banking Services

In the midst of current economic challenges caused by COVID-19 pandemic and related challenges in the market, Maisarah key financial metrics continued to show momentous growth. The gross income from Financing, Placement and Investment increased by 15.51% to RO 30.31 million (USD 78.73 million) in 2020 from RO 26.24 million (USD 68.16 million) reported in 2019. The net financing income (after cost of funds) increased by 24.15%, to RO 15.42 million (USD 40.05 million) for 2020 as compared to RO 12.42 million (USD 32.26 million) reported in 2019. Non-Funded income declined by 18.91% to RO 1.93 million (USD 5.01 million) in 2020 from RO 2.38 million (USD 6.18 million) in 2019. Non Funded income from business was lower compared to previous year due to the economic challenges resulting from Covid19 pandemic outbreak.

Maisarah operating revenue increased significantly by 17.23% to RO 17.35 million (USD 45.06 million) in 2020, compared to RO 14.80 million (USD 38.44 million) earned in 2019. Operating expenses of Maisarah increased 5.88% to RO 7.51 million in 2020 compared to RO 7.09 million in 2019. Operating profit before ECL/provisions of Maisarah showing strong growth of 27.63% year-on-year. Maisarah net impairment (ECL) for 2020 is RO 3.33 million (USD 8.65 million) compared to RO 0.74 million (USD 1.92 million) for 2019. The higher impairment is due to the prudent measures which were taken considering the economic impact due to Covid19 pandemic and continued pressure on oil prices. Cost to income ratio continued to improve and reduced to 43.29% for 2020 from 47.92% in 2019.

Maisarah Islamic Banking Services posted a profit before tax of RO 6.51 million (USD 16.91 million) compared to RO 6.97 million (USD 18.10 million) earned in 2019, reflecting a year on year decline of 6.60%, mainly due to the higher net impairment allowance as mentioned above.

Maisarah gross financing portfolio has grown 712% to RO 483.56 million (USD 1.26 billion) at 31 December 2020 from RO 451.44 million (USD 117 billion) at 31 December 2019. The Sukuk investment portfolio increased by 31.79% from RO 6215 million (USD 161.43 million) as at 31 December 2019 to RO 81.91 million (USD 212.75 million) as at 31 December 2020. The total customer deposits of Maisarah dropped to RO 373.26 million (USD 969.51 million) at 31 December 2020 from RO 405.22 million (USD 1.05 billion) compared to 31 December 2019, a decline of 7.89%. Maisarah total assets increased by 5.74% to OMR 618.52 million (USD 1.61 billion) at 31 December 2020 from OMR 584.93 million (USD 1.52 billion) at 31 December 2019.

To support Maisarah growth, RO 15 million (USD 38.96 million) additional capital was injected during the year 2020 taking the total paid-up-capital to RO 70 million (USD 181.82 million) from RO 55 million (USD 142.86 million) at 31st Dec 2019 from the core capital of the Bank.

Top Management Changes

As part of Bank's long-term strategy, the following senior management changes took place during the year 2020:

- Appointments of banks top team management
- Mr. Kamal Al Maraza is appointed as Chief Maisarah Islamic Banking Officer in June 2020.
- Mr. Leen Kumar Sugumaran is appointed as General Manager & Chief Risk Officer in March 2020.
- Mr. Hussain Ali Al-Lawati is appointed as Acting Chief Corporate Banking Officer in June 2020.
- Dr Tariq Taha is appointed as Chief Retail Banking Officer in June 2020.
- Mr. Sohail Niazi is appointed as Chief Institutional Banking Officer in June 2020.
- Mr. Faisal Hamed Al-Wahaibi is appointed as Chief Strategic Business Officer in June 2020.

Resignation of top team management:

- Resignation of Chief Financial Officer Mr. Shankar Sharma in November 2020.

Corporate Governance

The Bank has fully complied with all directives of the Code of Corporate Governance issued by the Capital Market Authority. The Bank has also assessed and reviewed the internal control procedures of the Bank during the year 2020.

In compliance with Article (129 & 133) of the Commercial Companies Law No. 27/2021 and its amendments, the Board of Directors would like to disclose that the total amount received in 2020 as sitting fees was RO 88,000 and the proposed remuneration & sitting fees is RO 300,000 complying with total of RO 388,000.

Capital Adequacy

The Bank carries strong capital position of Core Equity Tier 1 Ratio (CET-1) of 12.45% as at 31st December 2020 (12.59% as at 31st December 2019), Tier 1 Capital Ratio of 16.27% (16.40% last year) and total Capital Adequacy Ratio of 17.70% (17.86% last year), compared to Regulatory Minimum of 8.25%, 11.25% and 12.25% respectively.

Distributed & Proposed Dividends

The Board of Directors in their meeting held on 28th January 2021 proposed a total cash dividend of 6%, (6 (six) baizas per share, total of RO 17.978 million) (2019: 3%; RO 8.99 million) and nil bonus share issue distribution for the year ended 31st December 2020 (2019: Nil). This is subject to the Central Bank of Oman and shareholders' approval.

The Bank has received CBO approval for a total cash dividend of 4%, (4 baizas per share, total of RO 11.985 million) for the year 2020 instead of the proposed a total cash dividend of 6%, (6 (six) baizas per share, total of RO 17.978 million) and this is subject to the shareholders' approval.

The percentage of dividends distributed to the Shareholders in the last five years is as follows:

Year	2015	2016	2017	2018	2019
Cash Dividends	15%	13.5%	12%	10%	3%
Bonus Shares	10%	7.5%	8%	7%	Nil

Corporate Social Responsibility (CSR) Initiatives

In solidarity with the nationwide efforts to combat the coronavirus (Covid-19), The Board of Directors contributed OMR 1 Million to provide the necessary medical equipment and supplies in cooperation with the Ministry of Health.

Within the same context, BankDhofar also offered loan instalment deferments for customers as support to the affected families.

BankDhofar has always been at the forefront in providing support to the community and continue delivering on its commitment to innovating strategic sustainable CSR initiatives ensuring lasting positive benefits to the local community.

Awards and Accolades during 2020

Bank Dhofar won the following rewards during the year 2020 and those awards are testimony to the continued efforts put in by the Bank:

- Most Successful Companies in Oman Award by Forbes Middle East
- Best Islamic bank in Oman - Maisarah Islamic Banking Services at the Middle East Banking Awards 2019 (EMEA Finance)
- Best Investment Banking Brand, Oman 2019 by Global Brand Awards
- Best Business and Corporate Banking Oman 2020 by International Business Magazine
- Best Digital Bank in Oman 2020 by Asiamoney Middle East's Best Bank Awards
- Three Decades of Excellence in Banking Award by Oman Economic Review (OER)
- Banking Group Brand of the Year Oman 2020 by Global Banking and Finance Awards
- Fastest Growing Islamic Retail Bank Oman 2020 - Maisarah Islamic Banking Services by Global Banking and Finance Awards
- Banking Customer Satisfaction & Happiness Oman 2020 by Global Banking and Finance Awards
- Most Innovative Islamic Banking Window (Maisarah Islamic Banking Services) Oman 2020 by Global Business Outlook

The Year Ahead (2021)

Oman Government 2021 Budget assumes oil price of \$45/bbl (compared to \$58/bbl factored in 2020 Budget) and expecting Revenue of RO 8.64 Billion, expenditure of RO 10.88 billion resulting a budget deficit of RO 2.2 Billion. With the introduction of Value-added-tax (VAT) targeting to start from April 2021, the revenue from taxes is expected to increase to RO 3 billion in 2021 compared to RO 1.8 billion in 2020 estimated actual. Tax reforms and other initiatives is expected increase the non-oil sector contribution to revenue to 37% in 2021 Budget vs. 28% estimated in 2020. Oman expects to fund the RO 2.2 billion Budget deficit through RO 1.6 billion internal and external borrowing and balance from the reserves. Debt to GDP is projected to be 79% end of 2021. Several reforms have been initiated in 2020 under the new leadership and such reforms include merging of sovereign wealth funds to form one large Oman Investment Authority (OIA), consolidation and streamlining of ministries and government agencies, endorsing the Medium-Term Fiscal Plan to achieve Fiscal Sustainability, formation of Energy Development Oman. Gross Domestic Product (GDP) growth targeted to be 2.3% in 2021. Oman Government, through a Royal Decree, published the Tenth Five-Year Plan (2021-2025), which aims to achieve a real growth GDP annual growth of not less than 3.5%. This comes from addressing the four main pillars of enriching human capital, create competitive economy from sustainable resources and a State with Responsible Bodies. The 5-year plan also targets to achieve fiscal surplus by the year 2025.

Acknowledgment

On behalf of the Board, I would like to thank our valuable customers for their patronage and confidence they have reposed in the Board of Directors and the Executive Management. Also I thank the shareholders for their continuous support and Chairman, members of Sharia Supervisory Board of Maisarah Islamic Banking Services, Management and Staff for their efforts and contributions in the year 2020, wishing them all the best in intensifying their efforts in 2021, which would enable the Bank to enhance its performance with a view to minimize its operational costs, achieve more profits and maintain its position as second ranking bank in the market.

The Board of Directors also wishes to thank the Central Bank of Oman and the Capital Market Authority for their valuable guidance to the local banking sector.

Finally, on behalf of the Board of Directors, employees and the management I would like to express our most sincere gratitude to His Majesty Sultan Haitham Bin Tariq for his wise leadership and generous support to the private sector.

Eng. Abdul Hafidh Salim Rajab Al-Ojalil
Chairman

Income Statement for the year ended 31st December 2020	2020 OMR '000	2019 OMR '000
Gross Interest Income*	205,254	208,365
Interest Expenses**	(97,614)	(99,307)
Net Interest Income	107,640	109,058
Other operating income		
1. Dividend Income	222	289
2. Net fee & Commission Income		
A. Fee & Commission Income	18,080	20,365
B. Fee & Commission Expense	(2,904)	(4,171)
3. Net Foreign Exchange Income	6,841	4,268
Net Income from Investment in Securities	114	155
Gross Income	129,993	129,964
General Administrative Expenses	(58,410)	(65,778)
Depreciation	(6,669)	(5,696)
Total Operating Costs	(65,079)	(71,474)
Net Operating Profit (Profit on ordinary activities before provisions)	64,914	58,490
Bad debts Written off	(1)	(4)
ECL Allowance (net) charged for Loans & Advances	(30,795)	(22,155)
ECL Allowance (net) charged for Investments	(52)	80
ECL Allowance (net) charged for Placements	799	(416)
ECL Allowance (net) charged for Off-balance sheet items	1,402	241
ECL Allowance (net) charged for Others (if any)	(344)	(144)
Profit for the year after loan loss provisions	35,923	36,092
Taxation	(5,338)	(5,848)
Net Profit for the year	30,585	30,244

* At 31st December 2020, interest income includes income from Islamic financing of RO 27,006,000 (2019: RO 24,004,000).

** At 31st December 2020, interest expense includes profit expenses from Islamic window of RO 14,889,000 (2019: RO 13,822,000).

Balance Sheet as at 31st December 2020	2020 OMR '000	2019 OMR '000
Assets (Net of total ECL)		
Cash	29,094	31,223
Balances with CBO	179,242	268,682
Capital Deposit with CBO	500	500
Government Bonds & Other Securities	305,602	270,275
Treasury Bills & Other Bills	30,000	30,000
Due from banks:		
- Placements	85,563	385,270
- Loans & Advances	35,959	85,888
Investment	122,215	78,276
Loans and Advances **	3,265,488	3,063,350
Tangible Fixed Assets	21,445	19,569
Other Assets	181,915	92,812
Total Assets	4,257,023	4,325,845
Liabilities and Shareholders' Equity		
Deposits (including Government) ***		
- Demand	723,928	743,408
- Savings	541,380	496,699
- Time	1,471,682	1,576,431
- Certificate of Deposits	124,325	126,650
Due to Banks:		
- Placements	340	311
- Borrowings	451,615	489,868
Capital	299,635	299,635
Reserves *	206,555	220,584
Retained Earning	22,189	1,447
Capital Bonds	155,500	155,500
Other liabilities	259,874	215,312
Total Liabilities and Shareholders' Equity	4,257,023	4,325,845

* Reserves include proposed cash dividends of RO 11,985,000 represents 4% of share capital (2019: RO 8,989,054 represents 3% of share capital), and nil bonus shares issue for year 2020. (2019: nil).

** At 31 December 2020, loans and advances to customers include Islamic Banking Window's financing of RO 484,183,000 (2019: RO 451,827,000).

*** At 31 December 2020, deposits from customers includes Islamic Banking Window's demand deposits, Saving deposits and time deposits of RO 373,262,000 (2019: RO 405,221,000).

pointed out that the market value rose by 0.015 per cent to reach about OMR20.51 billion.

The report added that the value of shares bought by non-Omani investors reached OMR891,000, comprising 39.70 per cent. The value of shares sold by non-Omani investors reached OMR343,000, comprising 15.30 per cent. The net non-Omani investment increased by 24.40 per cent to OMR547,000. — **ONA**

MUSCAT SECURITIES MARKET

INDICES						
Index	High	Low	Value	Prev. Value	Diff	Diff%
MSM 30 INDEX	3,742.78	3,723.82	3,742.78	3,727.49	15.29	0.41
FINANCIAL INDEX	5,749.21	5,721.95	5,749.21	5,728.23	20.98	0.37
Services Index	1,538.67	1,533.26	1,538.02	1,537.78	0.24	0.02
Industry Index	4,658.75	4,647.14	4,656.56	4,651.21	5.35	0.12
MSM Shariah Index	546.31	544.09	546.16	544.30	1.86	0.34
MSM TR INDEX	4,319.50	4,297.62	4,319.50	4,301.85	17.65	0.41

Trading Summary							
Volume	Turnover	Trades	Market Cap.....	Up.....	Down.....	Equal.....	Sec. Traded
13,999,670	2,243,959	634	20,511,392,930	14	14	19	47

SHARE PRICE BULLETIN FOR TUESDAY, MARCH 16

ISIN	SECURITY NAME	VOLUME	TURNOVER	TRADES	OPEN PRICE	HIGH	LOW	CLOSE PR.	PREV. CLOSE	DIFF (RD)	DIFF %	LAST PR	LAST BID	LAST OFFER	PAR VALUE	MARKET CAP
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REGULAR MARKET

000000001590	MUSCAT FINANCE	80780.78	7780	10	0.044	0.044	0.043	0.043	0.042	0.001	2.381	0.043	0.043	0.043	0.100	13207282
000000003026	OMAN TELECOM	247349.19	192558	32	0.764	0.784	0.764	0.784	0.764	0.016	2.984	0.784	0.780	0.780	0.780	100 585000000
000000003968	OOREDOO	128400.00	53390	16	0.418	0.420	0.418	0.420	0.418	0.002	0.478	0.420	0.420	0.428	0.100	27336390
000000004000	BANK MUSCAT	1489496.00	636185	10	0.032	0.032	0.032	0.032	0.032	0.000	0.032	0.032	0.032	0.032	0.032	100 46382792
000000004180	NATIONAL GAS	40666.50	5490	5	0.135	0.135	0.135	0.135	0.135	0.000	0.000	0.135	0.133	0.133	0.135	100 11475000
000000001749	OMAN CEMENT	2000	476	1	0.238	0.238	0.238	0.239	0.239	0.000	0.000	0.238	0.231	0.250	0.100	70078758
000000002777	AL OMANIA STEEL	60000	4400	1	0.074	0.074	0.074	0.074	0.074	0.000	0.074	0.074	0.074	0.074	0.074	100 40303272
000000002176	JAZERA FINS PROF	7282	1582	1	0.217	0.217	0.217	0.217	0.217	0.000	0.000	0.217	0.217	0.217	0.221	27102187
000000002440	AL SHARQIA UNV	13500	805	3	0.067	0.067	0.067	0.067	0.067	0.000	0.000	0.067	0.067	0.067	0.067	100 6030000
000000003830	SOHAR INT. ZONE	400	372	1	0.083	0.083	0.083	0.083	0.083	0.000	0.083	0.083	0.083	0.083	0.083	23000000
000000001087	OMAN UNITED INSUR	81700	32602	8	0.396	0.400	0.396	0.400	0.402	-0.002	0.498	0.400	0.400	0.406	0.406	100 4000000
000000000388	RENAISSANCE SER	15000	11640	35	0.045	0.045	0.045	0.045	0.045	0.000	0.045	0.045	0.045	0.045	0.045	100 23000000
000000000418	RAYSUT CEMENT	165390	46541	36	0.285	0.285	0.280	0.280	0.280	-0.002	0.279	0.280	0.280	0.280	0.280	100 56000000
000000001525	OMAN INVST & FIN	8983	723	3	0.080	0.081	0.080	0.080	0.081	-0.001	1.235	0.081	0.081	0.089	0.100	18960000
000000000705	ALAMATA CERAMICS	387650	10987	2	0.280	0.280	0.275	0.275	0.275	0.005	0.275	0.275	0.275	0.275	0.275	15000000
000000001533	MINVEST	389500	124640	39	0.320	0.320	0.320	0.320	0.326	-0.006	1.840	0.320	0.294	0.320	0.320	100 25848145
000000001772	ALANWAD INVESTMENT	727218	57547	51	0.074	0.075	0.074	0.074	0.078	-0.002	2.632	0.075	0.074	0.075	0.075	100 14800000

Parallel Market

OM0000001509	DHOFAR INT	7500	2040	2	0.272	0.272	0.272	0.272	0.248	0.024	9.677	0.272	0.24	0.272	0.100	70371.840
OM0000001517	HSBC BANK OMANT	2,592.905	258.004	46	0.097	0.100	0.096	0.100	0.095	0.005	5.263	0.100	0.100	0.100	0.100	200031.279
OM0000002374	UNITED FINANCE	1,338.698	61.167	44	0.045	0.047	0.045	0.048	0.044	0.002	4.545	0.045	0.045	0.046	0.100	16060.643
OM0000002400	UNITED INSURANCE	1,224.867	101.581	44	0.045	0.045	0.045	0.045	0.045	0.002	4.545	0.045	0.045	0.045	0.100	16060.643
OM0000004000	OMAN FLOUR MILLS	8,388	5723	2	0.676	0.688	0.688	0.684	0.664	0.020	3.012	0.688	0.682	0.700	0.100	107370.000
OM0000004000	OMAN FLOUR MILLS	21,212	19,158	44	0.045	0.045	0.045	0.045	0.045	0.002	4.545	0.045	0.045	0.045	0.100	16060.643
OM0000004152	OMAN NAT GAS	30,000	1,000	2	0.095	0.095	0.095	0.095	0.095	0.002	2.151	0.095	0.095	0.096	0.100	114000.000
OM0000007120	ARABACON PRINCS	11,091	1,136	1	0.103	0.103	0.103	0.103	0.103	0.002	1.980	0.103	0.103	0.111	0.100	106400.071
OM0000007120	NATIONAL ALFAZERA SERVICES	115,307	11,307	44	0.045	0.045	0.045	0.045	0.045	0.002	4.545	0.045	0.045	0.045	0.100	16060.643
OM0000002226	ALFAZERA SERVICES	15,000	4,670	3	0.308	0.318	0.308	0.312	0.308	0.004	1.299	0.318	0.318	0.318	0.100	109057.733
OM0000001889	SALAHJI MILLS	10,081	5,545	1	0.550	0.550	0.550	0.550	0.550	0.000	0.000	0.550	0.550	0.000	0.100	274878.000
OM0000001889	MAJAN COLLECT	2,200	353	1	0.550	0.550	0.550	0.550	0.550	0.000	0.000	0.550	0.550	0.000	0.100	274878.000
OM0000002168	AL ANWAR CERAMIC	915	284	1	0.310	0.310	0.310	0.318	0.318	0.000	0.000	0.310	0.310	0.318	0.100	814195.951
OM0000002649	BANK DHOFAR	26,400	2,804	1	0.107	0.107	0.106	0.106	0.106	0.000	0.106	0.106	0.106	0.107	0.100	378135.252
OM0000002649	GALFAR ENERGY	42,292	1,944	44	0.045	0.045	0.045	0.045	0.045	0.002	4.545	0.045	0.045	0.045	0.100	16060.643
OM0000003661	VOLTAMP ENERGY	3,027	348	4	0.115	0.115	0.115	0.119	0.119	0.000	0.000	0.115	0.110	0.115	0.100	96986.927
OM0000003661	BANK NISAB	96,151	8,184	44	0.045	0.045	0.045	0.045	0.045	0.002	4.545	0.045	0.045	0.045	0.100	16060.643
OM0000004768	MADINA TAKAFUL	1,077.47	106.670	41	0.099	0.099	0.099	0.099	0.099	0.000	0.099	0.098	0.098	0.099	0.100	173250.000
OM0000004833	AL SUWADI POWER	349,964	17,848	1	0.051	0.051	0.051	0.051	0.051	0.000	0.051	0.051	0.051	0.051	0.100	364844.723
OM0000004833	PROGRESS POWER	108,000	12,328	1	0.051	0.051	0.051	0.051	0.051	0.000	0.051	0.051	0.051	0.051	0.100	364844.723
OM0000004703	NATIONAL LIFEINS	442,200	172.458	7	0.390	0.390	0.390	0.390	0.390	0.000	0.000	0.390	0.390	0.390	0.100	103350.000
OM0000007910	AMMAN REAL ESTATE	50,000	4,750	1	0.095	0.095	0.095	0.095	0.095	0.000	0.095	0.094	0.095	0.095	0.100	100000.000
OM0000008447	OMAN REITS	10,000	940	1	0.094	0.094	0.094	0.094	0.094	0.000	0.094	0.094	0.094	0.094	0.100	100000.000
OM00000010319	ALUMINIUM PROF	408,684	45,899	60	0.113	0.113	0.110	0.112	0.113	-0.001	-0.885	0.110	0.110	0.111	0.100	376062.002
OM00000020200	AFILI BANK	14,149	1,534	1	0.107	0.107	0.107	0.107	0.107	-0.001	-0.966	0.107	0.107	0.111	0.100	288634.349
OM0000004925	MUSKAT GASES	80,000	10,000	1	0.099	0.099	0.099	0.099	0.099	0.000	0.099	0.099	0.099	0.099	0.100	173250.000
OM0000004925	ALBATINAH POWER	311,176	15,616	18	0.062	0.062	0.060	0.060	0.060	0.001	1.981	0.061	0.060	0.061	0.100	337474.372
OM0000004925	OMAN EMIRATES	20,000	2,720	1	0.044	0.044	0.044	0.044	0.044	0.002	4.545	0.044	0.044	0.044	0.100	16060.643
OM0000004735	SEMBCORP SALAHJ	739,941	64,311	16	0.083	0.083	0.081	0.081	0.083	-0.002	-2.440	0.081	0.081	0.086	0.100	773230.328
OM00000050260	OMAN ARAB BANK	83,672	10,409	30	0.166	0.166	0.163	0.163	0.181	-0.018	-9.945	0.163	0.163	0.163	0.100	272133.318
		10,852	156	104	750	352										

CENTRAL BANK OF OMAN

CBO issues treasury bills worth OMR192 million

MUSCAT: Oman's central bank raised OMR192 million by way of allotting treasury bills on Tuesday. The treasury bills are for a maturity period of 28 days, starting from March 17, Wednesday until April 14, 2021.

The average accepted price reached 99.950 for every OMR100, and the minimum accepted price arrived at 99.950 per OMR100. The average discount rate and the average yield reached 0.65179 per cent and 0.65211 per cent, respectively.

Treasury bills are short-term highly secured financial instruments issued by the Ministry of Finance, and they provide licensed commercial banks the opportunity to invest their surplus funds. - **ONA**



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AGREEMENT



Pact inked on innovation, 4IR technologies

MUSCAT: Oman Makers Centre (OMC) has signed an agreement in the fields of innovation and 4th Industrial Revolution (4IR) technologies with Impact Integrated Company.

The agreement was signed by Eng. Hilal Nasser Al-Shibli, OMC Director-General and Khalid Al Safi Al-Huraibi, CEO of Impact Integrated.

The agreement provides for the supply of multiple services to clients seeking innovative products that respond promptly to ongoing consumer requirements.

As per the agreement, cooperation covers courses in 4IR and entrepreneurship, which are considered rich domains for innovation. Hands-on application workshops will be organised in real projects for a three-month duration. The overall aim is to achieve more positive competition and to enhance the quality of services through an emphasis on distinguished new ventures to reach the desired goals. - **ONA**

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Indian male B.com. MBA (Marketing & finance), 5 yrs experience(3 yrs in Oman)Currently on visit.
 Contact 79880058
 Email naveelkhan524@gmail.com

Finance Manager/Chief Accountant.
 15 years Oman experience. Knowledge of SAP, Oracle Tally. Contact kran-sari18@gmail.com, 92975469

Sr.Accountant, Male, Semi qualified CMA US, MBA-Fin, 18 years exp in finance & accounts with Oman DL seeks suitable placement. Contact 78392239

MBA Finance 16+Exp of Oman in Accounts up to finalization & Bank Facility LC, LTR, looking for suitable senior position. Contact 92383882

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 Contact 91746925
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Looking for part time accounting job. Contact 91019796

27 yrs male Sudanese Accountant 3 years experience MBA holder. Contact 94706138

Accountant, 4 years experience in Oman with DL # 95762756

26 yrs B.Com graduate with 3 yrs experience in accounts & logistics. seeking suitable placement.NOC available. Contact 91362146

Indian CPA 15+ years of experience in Oman & UAE as finance manager / chief accountant on visit and have NOC. Contact: 79007124
 Email: shkkader@gmail.com

Accountant: looking for Accounts job, having morethan 10 years experience, can handle up to Finalization, with Valid D/L, seeking suitable placement. Contact 92800781

Indian Male, B.Com, MBA, 10yrs experience in accounts & export coordination with Focus, Oracle & Tally seeks suitable placement. NOC, D/L available. Mob: 98747867

Well experienced accountant looking part time job(including VAT)
 Contact 78075878

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Accountant with 7 yrs experience along with Sales & Marketing in Oman with D/L. Local release available. Contact 91367217

Part time accountant having 13 yrs experience seeking job. # 79102100

Indian Male Accountant, M.Com 14 years experience in Oman with D/L & NOC seeks suitable placement
 Contact 99757409

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Commercial/Secretarial with Stenography/Documentation/Administration cum Basic Accounts 20+ years experience working in oman with NOC & D/L looking for a suitable job. Contact 92925926, 97704828.
 Email frrancis7@gmail.com

Indian female MBA (HR), PGDBA, BE, 7 yrs of experience in HR & administration (5 yrs in Oman) with Omani D/L. Looking for suitable placement. Contact 92474376

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

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

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Toyota launches all-new Corolla Cross SUV in Oman



The exciting online event gave visitors a fantastic opportunity to connect and view the proceeding through Toyota Oman’s social media channels on Facebook, Instagram and YouTube

MUSCAT: At the first-ever, Toyota online launch event, Saud Bahwan Automotive, unveiled the much-awaited new member of the Toyota family; the all-new 2021 Corolla Cross.

The exciting online event gave visitors a fantastic opportunity to connect and view the proceeding through Toyota Oman’s social media channels on Facebook, Instagram and YouTube.

According to a spokesperson from Toyota Oman, “We wanted our customers all across Oman to get a glimpse of Toyota’s newest addition to the family – the all-new Corolla Cross. We knew the challenges associated with the unique situation that we all are in.



But even though we were apart, we wanted our customers to be present and a part of this event. The online event offered customers an opportunity to conveniently experience the benefits of digital technology while staying up-to-date with all the happenings at their favourite brand. All from the comfort of their home. Or wherever they are.”

Raising the bar on the levels of excitement was the Chief Engineer, of the all-new Corolla Cross, Daizo Kameyama, who joined the event via a special video message. He said, “The concept of the all-new Corolla Cross was ‘Corolla Meets SUV’. The Corolla is a mass-market car that throughout its history has remained ahead of its times. The Corolla series has become a best-seller with cumulative sales of about 48 million cars in more than 150 countries

worldwide. It was inevitable and natural that Toyota would offer an SUV model that retains the line’s affordability. The most remarkable characteristics of the Corolla Cross are premium feel and utility that goes beyond expectations. We are confident in the appeal of this SUV’s stylish, powerful appearance. Which was designed to evoke ‘Urban Toughness’, particularly its wide stance.”

Evolved from the popular Corolla that is loved by the world, the Corolla Cross is a compact yet comfortable SUV. It combines key elements like strength and functionality taking centre stage with its stunning looks, high ground clearance, roomy interiors and occupant focussed detailing. The all-new member of the Corolla family is built from the ground up with a TNGA platform, to encourage you to ascend to new heights.



And to ‘live elevated’.

Sporting a bold profile, the Corolla Cross is powered to amplify arrivals. With a 1.8L engine paired to an electronically controlled CVT transmission. This hybrid electric vehicle produces dynamic acceleration and world-class fuel efficiency. A wide and tough stance is emphasised by the front grille resulting in a mature front expression. Together with the bumper, the double trapezoid form expresses a bold and stable design. The angular and wrap-around design of the headlamps integrated with daytime running lights, flow outwards from the grille. Highlighting its dynamic looks and bolder stance. Sleek defined lines run along the side, culminating at the front of an aerodynamic cabin exuding a sophisticated impression. A muscular wheel arch adds to the sturdy looking lower body.

A comfortable driving experience is made possible by the TNGA platform and is complemented by the large 17” alloy wheels. The solid forms of rear fenders are fused to the body, contrasting with the aerodynamically tapered cabin, which expresses an imposing stance. The rear spoiler not only contributes to vehicle performance but also increases the appeal of exterior styling. The Corolla Cross doesn’t simply provide enough luggage space but also achieves a lower luggage compartment opening making it easy to load and unload luggage.

A smart and push start system allow you the freedom of just getting into your car and driving away. Consistent with its attractive and sophisticated exterior, the Corolla Cross has a well-detailed and spacious interior. That brings families together on every journey. Slim

seatback gives adequate legroom for backseat passengers. The thin pillars and rear quarter window add to the roomier atmosphere of the Corolla Cross. The large rear door openings are a welcome feature. Ensuring passengers get in or out of the vehicle without any difficulty. 60-40 split rear seat offers more luggage space in case the need arises.

Framed by the Optitron meters, a 4.2” TFT Multi-information display puts all the data you need at eye level. The upward protruding type 7” Display Audio System unit with T-Link connectivity matches a vibrant instrument panel.

The Corolla Cross provides a safe and secure feeling to all occupants with a range of safety features. Including airbags for driver and front passenger, an anti-lock braking system, vehicle stability control for safer driving experiences. And the rearview camera and rear parking sensors allow the driver to easily reverse into a parking spot.

The Corolla Cross with its bold design, powerful performance and advanced technology is built to maximise the experience and to encourage customers to Live Elevated.

Those wishing to catch up on the most happening digital launch event, that they missed, can view the event on Toyota Oman social media channels. The all-new Corolla Cross Compact SUV is now on display at the Toyota showrooms. For any further details and to ascertain the availability of stocks, please visit your nearest Toyota showroom.

ART CONTEST

Z-Corp’s ‘I am talented’ contest concludes; winners announced

MUSCAT: Winners of the Zubair Corporation (Z-Corp) organised art contest “I am talented” have been announced after the successful completion of the initiative. To encourage children with disabilities and special needs, Z-Corp’s ‘collaboration team’ had conducted a three-week-long art contest “I am talented” in association with Al Wafa Rehabilitation Centre for Disabled Children.

The 10 winners of the contest are: Safa Al Salhi (Al Wafa Centre for Rehabilitation of Persons with Disabilities, Sohar), Ahmed Al Qasmi (Ibn Duraid School for Basic Education), Juhaina Al Sadi (Al Wafa Center for Rehabilitation of Persons with Disabilities, Suwaiq), Ameeral Al Qutati (Al Wafa Centre for Rehabilitation of Persons with Disabilities, Al Khaboura), Hanan Al Kindi, (Al Wafa Centre for Rehabilitation of Persons with Disabilities, Sohar), Tasneem Al Kharousi (Haneen School, Saham), Al Muhanad Al Ghaithi (Mahboob School), Ali Al Mayasi (Al Wafa Centre for Reha-



bilitation of Persons with Disabilities, Shinas), Al Khalil Al Bada’i (Bright Generations Centre, Sohar) and Abdullah Al Maqbali (Autism Centre, Sohar).

The centres and schools which participated in the competition are Al Wafa Rehabilitation Centre for Disabled Children in Sohar, Al Wafa Rehabilitation Centre for Disabled Children in Al-Khaboura, Al Wafa Rehabilitation Centre for Disabled Children in Shinas,

Al Wafa Rehabilitation Centre for Disabled Children in Suwaiq, Generations Centre for Autism in Saham, Sohar Autism Centre, Haneen School, Al Safa School, Jewels Elm School, Al Rayyan School, Balj Bin Aqba School, Ibn Darain School, Mahboob bin Al ahil school and Tabuk School.

The jury consisted of artists Mohammad Al Balushi, Ahmed Al Al-Muqbali, Shamsa Al-Eisaeiand Maryam Al-Balushi.

Salem Al-Muqbali, Head of Al-Wafa Centre for the Rehabilitation of Persons with Disabilities in Sohar said, “We are grateful to Z-Corp and its collaboration team for organising successfully such an imaginative contest for the benefit of disabled children. The contest provided an exciting opportunity for children with disabilities and special needs from around North and South Al Batinah governorates to display their talent. We must all

remember that arts provide essential skills for students with disabilities to express themselves. Art truly brings children with disabilities great joy and build high self-esteem. Disabled children have a broad imagination and are innately creative as we have seen in the art-work they have submitted for the contest. The judges have appreciated their art and we are very happy that so many children were able to participate.”

Faisal Al Mandhari, director of corporate communication at Z-Corp said, “We are delighted to have supported a contest that showcased the innate skills of these creative children. It is important to remember that art for children with special needs helps in many ways including building fine motor and problem-solving skills, enhancing communication and expression and promoting self-esteem and motivation to succeed. We thank the Al Wafa Centre for their logistic backing in organising this programme. The objective of the art contest was to

develop the artistic gifts, creative ideas and talent of the disabled and special needs children. The art contest was organised as part of Z-Corp’s corporate social responsibility to touch and improve upon the lives of the communities they live in. The Zubair Corporation’s strategy to bring focus to its continued and evolving socially relevant work as a responsible corporate house with the intent to make a positive difference in society.

Saleh Al Amri a member of the Collaboration team’ said, “Art can help improve self-esteem, self-awareness and self-expression. We are happy to have organised the art contest for disabled children as it engaged their mind, body and spirit. For children, involving in arts cultivates cognitive abilities, and nurtures positive character traits. We are touched to have seen their creative pieces.”

The ‘collaboration team’ comprises a group of employees of Z-Corp who participate in community initiatives that are planned and executed by them.

ROUND-UP



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Changan CS95 ensures sophisticated luxury

The seven-seater SUV 4WD which amplifies the driving experience with sophisticated luxury and superior comfort has been designed to stir the driving emotions



MUSCAT: Changan's high-performance full-size SUV CS95 is catching the attention of auto enthusiasts in Oman.

The seven-seater SUV 4WD which amplifies the driving experience with sophisticated luxury and superior comfort has been designed to stir the driving emotions.

Arabian Gulf Automobiles and Equipment (AGAE), which is part of Bahwan International Group, recently announced a partnership with leading international automotive group Changan Automobile Co. Ltd to bring its range of passenger vehicles to Oman including Changan CS95.

With a commanding presence and muscular stance, Changan CS95 is designed to demand attention wherever it goes. With meticulously crafted details complemented by convenient technology, the CS95 ensures refined luxury in every drive for up to seven passengers.

With a range of innovative driving technologies, the CS95 delivers an assured sense of confidence and control to the driver. Its Blue Core Powertrain Technology based on the principles of power,

clean and quiet provides owners with a highly efficient and energy-saving performance.

A spokesperson for AGAE said, "CS95, a flagship model of Changan, is an ideal seven-seater SUV for a large modern family who wants to travel in luxury, with business class comfort in all road conditions with its intelligent 4WD system. Under the hood is a Blue Core 2.0L turbocharged engine mated with a six-speed AT which produces 233 horsepower and a 360 Nm of torque. CS95 is packed with endless features and has numerous advantages over its segment competition."

Vehicle specifications

CS95's vehicle specifications include length x width x height of 4949mm x 1930mm x 1790mm, Blue Core 2.0L T GDI Turbocharged Gasoline Direct Injection engine, wheelbase of 2810mm, maximum output of 233 HP at 5000-5500 rpm, maximum torque of 360 Nm at 1750-3500 rpm, tyres with 55/245 R19 alloy wheels and a fuel tank capacity of 74 litres.

CS95 features

Changan CS95 wide-winged grille

represents strength and comfort and its matte texture with a bright strip are well matched. The original C-shaped light combines position lights, steering lamps, and daytime running lights. The sculpted waistline wraps around the entire body, creating an extraordinary visual. The floating roof design affords the vehicle a sense of speed. The two-tone rim design highlights the dynamic outline. Additionally, Changan shows ingenuity by integrating its V logo in the details. The refined instrument panel with silver highlights aligns with the exquisite man-machine function button. Broad central control matches high-grade multi-functional storage space. Leather seats feature elaborate stitching. A variety of seating combinations are offered to meet a diversity of customer needs. Second and third-row seating is spacious and foldable.

Adaptive Cruise Control System

Outfitted with Bosch medium-range radar MMR evo14, CS95 can find a forward vehicle. Adaptive Cruise Control System move-stop function with a speed range from

0 to 150 km/h guarantees CS95 to activate from stationary and accelerate or decelerate intelligently. Keeping a safe distance, stopping, or moving following forward vehicle and adapting to varies road conditions makes CS95 easier to drive.

Safety attribute

Fitted out with a Bosch MPC2Plus camera, CS95 can detect the lane line and warn drivers when deviating from the lane, preventing accidents from fatigue or distracting driving. The distance lights and passing lights can be switched intelligently when driving at night. CS95 can also automatically detect speed limit and avoid speeding when driving on the expressway.

Three intelligent functions

The three intelligent functions, car distance warning, forward collision warning, and collision mitigation, equipped in CS95 can avoid or ease the collision by alarm and auxiliary braking.

Premium Audio System

CS95 is endowed with 10 Pioneer HiFi Speakers & DSP power amplifiers to deliver fresh, new audio experiences to every passenger.

ITALIAN CRAFTSMANSHIP



Alfa Romeo models shine with elegant Italian designs and racing inspired performance

MUSCAT: Dhofar Automotive, the official distributor of Alfa Romeo vehicles in the Sultanate, is presenting stunning Alfa Romeo models at its showrooms.

The brand's range includes the Giulia, Giulietta and Stelvio, which are all available with different equipment classes to best suit the individual needs of every customer. The Alfa Romeo models include the track and record-breaking Quadrifoglio variants that kick off with breathtaking acceleration and sporty performance inspired by the racing tracks on which the legendary Italian brand has achieved remarkable successes.

Commenting on the Alfa Romeo models, Hatem El-Naggar, General Manager at Dhofar Automotive, said, "Alfa Romeo has always embodied an unparalleled level of Italian craftsmanship, class-leading performance, cutting-edge technology and true driving passion, which arises from the brand's long legacy of sportsmanship."

"Each of the Alfa Romeo vehicles provides our customers with a unique blend of sophistication and elegance and is available at unbelievable starting prices.

In addition to a comprehensive package of additional benefits, purchasing any of the select vehicles will truly enhance the customer's ownership and driving experience."

Being the first Alfa Romeo SUV, the Stelvio features an attractive look with strong performance, something that is even more prominent in the Quadrifoglio variant. It has design features that create an even sportier style and cater to the car's specific technical features. Its all-aluminium 2.9-litre V6 bi-turbo petrol engine delivers 510 horsepower and 600 Nm of torque, achieving a top speed of 283 km/h and acceleration from 0 to 100 km/h in just 3.8 seconds.

It's no surprise, therefore, that the Stelvio Quadrifoglio set a new record for its class on the iconic Nürburgring with a time of 7 minutes 51.7 seconds.

"We at Dhofar Automotive are pleased to invite all Alfa Romeo enthusiasts in the Sultanate to come and see the stunning Alfa Romeo range first-hand at our showrooms. We also encourage them to meet with sales representatives and request a personal driving experience," he added.



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'FIRST OF ITS KIND'

Bank Muscat launches Floosi accounts

MUSCAT: In line with its commitment to financial inclusion and provision of banking facilities to different segments of society, Bank Muscat, the leading financial services provider in the Sultanate, has announced the launch of a new Floosi account for youth aged 15-17.

The new card, which is available for both Omanis and residents was launched after feedback from many bank customers indicated the need for this new product catering to this demographic segment. The Floosi account aims to educate youth early on the importance of sound financial management. When they grow up, their acquired savings account will contribute to a secure future and encourage them to make it a regular habit in their lives.

Speaking about the new launch, Abdullah Tamman Al Mashani, DGM - Institutional Sales and Product Development, Bank Muscat, said, "The new Floosi account comes with some great offers, special events, and some opportunities for our customers to win some great prizes."

"Parents will be happy to know that the new account has been designed keeping in mind the safety of their children and will help them learn the basics of sound financial management."

The Floosi debit card is subject to the parameters mandated by the Central Bank of Oman and comes with a daily limit of OMR 50 per transaction and a monthly



The new card, which is available for both Omanis and residents was launched after feedback from many bank customers indicated the need for this new product catering to this demographic segment

cumulative limit of OMR 200 for Point of Sale (PoS), e-commerce transactions and ATM withdrawals. To apply for a Floosi account, minors must visit their nearest branch along with their parent or legal guardian and submit their application and copies of important documents like their national ID card (for Omani citizens) or Resident Card and Passport (for expatriates). The parent/guardian will be the authorised signatory and must sign the deal slip on behalf of the minor. Floosi accounts can be converted into Shababi ac-

counts when they turn 18 years, following which they can operate the account independently.

An advantage of the Floosi account is that customers will not be penalised for not maintaining a minimum amount. However, to encourage and promote good savings habits, Floosi customers will be entered into the Al Mazyona monthly draws for youth when maintaining a sufficient balance. Every month, a draw is held for all youth customers maintaining a minimum account balance of OMR 10 and 100 prizes of OMR

100 each are given to the lucky winners.

It must be noted that Bank Muscat has been steadily working to improve financial inclusion and a good savings habit amongst people in Oman using a number of products and schemes. For nearly three decades, Al Mazyona has rewarded thousands of customers and enriched their lives. The scheme has succeeded in inculcating a strong savings habit among citizens, which will improve financial stability and help in the future development of Oman.



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