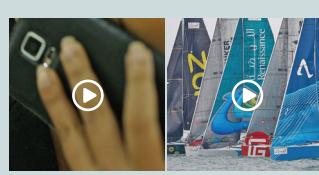


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THURSDAY
February 23, 2017
26 Jumada Al Ula 1438 AH



MORNING MINUTE

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Times OF OMAN

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من السلطان

FROM THE WORDS
OF HIS MAJESTY
THE SULTAN

On the occasion of
the 28th National
Day, 1998

'His Majesty's Wisdom'

We would like to refer to the fact that the Omanisation policies and programmes have commenced to bear fruit. It is to be hoped that, with everyone's co-operation, this progress will maintain its momentum towards achieving its great goals, God willing.



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CABLES

HM sends greetings

MUSCAT: His Majesty Sultan Qaboos bin Said has sent a cable of congratulations to Sultan Haji Hassanal Bolkiah of Brunei Darussalam on the occasion of his country's National Day.

In his cable, His Majesty the Sultan has expressed his sincere congratulations along with his best wishes of good health and happiness to Sultan Haji Hassanal Bolkiah and his country's people further progress and welfare.

His Majesty the Sultan has sent a cable of congratulations to President David Arthur Granger of the Cooperative Republic of Guyana on his country's National Day.

In his cable, His Majesty the Sultan has expressed his sincere congratulations and best wishes to President Granger and his country's people. -ONA

WARM RECEPTION



WARM SEND-OFF: HH Sheikh Sabah Al Ahmed Al Jaber Al Sabah, Emir of Kuwait was seen-off by HH Sayyid Fahd bin Mahmoud Al Said, Deputy Prime Minister for the Council of Ministers. -ONA

MASTER DEVELOPER

Omran's chief quits, Al Hinai takes over

RAHUL DAS
rahuldas@timesofoman.com

MUSCAT: James Wilson, the Chief Executive Officer of Oman Tourism Development Company (Omran), recently resigned from his post, according to a statement released on the company's website.

"The board of directors for Oman Tourism Development Company (Omran) announces that for personal reasons, James Wilson has submitted his resignation as the Chief Executive Officer.

"The board of directors has accepted Wilson's resignation and has appointed Engineer Saif bin Ali Al Hinai as Acting Chief Executive Officer, with immediate effect," according to the statement on the company website.

"Before taking on his appointment as Acting Chief Executive Officer, Eng Saif served as executive director in-charge of Madinat Al Irfan, the Sultanate's largest mixed-use urban project, which is set to lead sustainable development of a new downtown area for the Muscat capital district," it added. Wilson was appointed CEO of Omran in January 2016.

Omran is the master developer driving tourism investment in the



Engineer Saif bin Ali Al Hinai, Acting Chief Executive Officer.



Former CEO James Wilson.

Sultanate of Oman and is responsible for shaping the non-oil future of the country.

Some of the country's major tourism investment projects are handled by Omran. Oman is investing heavily in tourism infrastructure as more and more tourists head for the country.

Kuwait Emir thanks His Majesty

MUSCAT: His Highness Sheikh Sabah Al Ahmed Al Jaber Al Sabah, Emir of Kuwait and his accompanying delegation left yesterday after a three-day visit to Oman. Sheikh Sabah was seen-off at the airport by His Highness Sayyid Fahd bin Mahmoud Al

Said, Deputy Prime Minister for the Council of Ministers.

The Emir of Kuwait expressed thanks to His Majesty the Sultan for the warm reception and generous hospitality extended by HM, the government and the Omani people to him and his accompany-

ing delegation. He prayed to Allah the Almighty to perpetuate the blessings of good health, well-being and a long life on HM, and grant him success to achieve the aspirations of progress for Oman.

[Full story @ timesofoman.com/oman](#)

NUMBER'S UP FOR PHONE SCAMMERS

Gullible victims are offered huge sums in lieu of parting with their sensitive information

Company officials will never request confidential information and will always ask winners to collect prizes



TRA plans an awareness drive for customers, advising them not to share their bank details

KHADIJA AL ZADJALI
khadija@timesofoman.com

MUSCAT: Oman's telecoms regulator will launch an awareness campaign this year to target phone scammers, as some of the Sultanate's biggest companies warn residents not to fall prey to con merchants trying to steal their cash.

Scammers claiming to represent telecom companies and banks are cold-calling residents telling

them they have won a cash prize of up to OMR20,000. They then persuade gullible victims to part with sensitive information like account numbers, passwords, resident card details and pin numbers.

Bank savings
Instead of receiving a cash windfall, victims have their bank savings stolen after criminals hijack their accounts and change pins and passwords.

The Telecommunications Regulatory Authority (TRA) in Oman told *Times of Oman* it is planning an awareness campaign, involving other stakeholders such as Public Prosecution, which will focus on over-the-phone exploitation.

The campaign will be in full operation later this year, a spokesman said.

Mohamed Al Salmi, Media Communications Manager at Omantel, said the company has its own pro-

tocol when it comes to prizes and awards, and that's only if there is an actual campaign running.

"We haven't had a campaign in the last five years, so the first question a person should ask is, 'I won a prize from what campaign?' We don't announce awards and prizes in this manner."

"First of all, we call from a fixed line, not a mobile number. We would never request such confidential information, and would

ask the winner to come to the premises instead," Salmi said.

"We warn customers not to deal with such people and to report them immediately to the concerned authority which is public prosecution. Whenever we receive a complaint from a customer in this regard, whether through social media or the contact centre, we forward it to the legal department and then to the public prosecution," he added. **►A7**

Income tax rate up, exemptions cancelled

MUSCAT: Income tax has been raised from 12 to 15 per cent and previously exempt small firms and industries must now pay tax too, the Ministry of Finance has announced.

A flat rate of three per cent has been introduced by the ministry on all companies under the current tax exemption threshold of OMR30,000 per annum. Those companies will now pay three per cent tax as of the start of the 2017 tax year.

Mining, private schools, hotels, universities and nurseries will no longer be exempt from tax, the latest Royal Decree has ordered.

The announcement, published via the government's news agency, states that the amendments introduced to the Income Tax Law issued by the Royal Decree No.9/2017 on February 19 aim at addressing the hindrances and challenges that faced the application of the existing tax system.

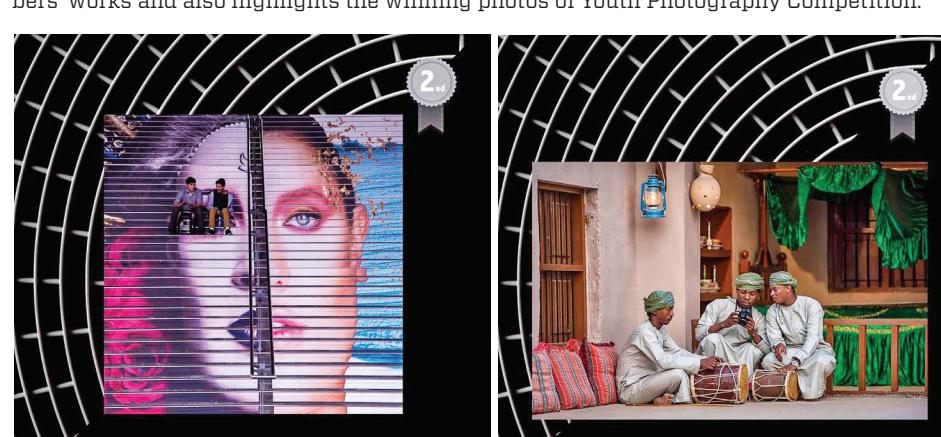
It also aimed at addressing the developments that have taken place in the past years in the business sector in the Sultanate and enhance the efficiency and effectiveness of the tax system to be in line with global tax practices. -ONA

[Full story @ timesofoman.com/oman](#)

AMENDMENTS

Photographic Society of Oman opens new exhibition

The Photographic Society of Oman (PSO) opened a new exhibition on Monday at the Sultan Qaboos Higher Centre for Culture and Science. The exhibition welcomes new members' works and also highlights the winning photos of Youth Photography Competition.



TOP THREE INSIDE STORIES

OMAN

A young entrepreneur

1 Fatima has managed to earn herself a credible name at a very young age. **►A4**

WORLD

Top officer killed

2 The second-in-command of Yemen army was killed on Wednesday. **►A8**

MARKET

Nama to raise funds

3 Nama Holding plans to raise around OMR750 million. **►B1**



THE BRIEFING

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15 PIECES OF CHICKEN

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OMAN

Growing plants in the balcony without soil
Not many living in Muscat would try growing veggies on the rooftop. But a biotechnology professor living in Oman is doing just that. >**A6**



OMAN

Tourism growth expected to continue in Sultanate
Oman's tourism sector is expected to continue growing strongly according to a report published by Colliers International. >**A7**

WORLD

Turkey tells Israel to halt 'illegal settlements'
Turkey on Wednesday called on the Israeli government to halt what it called "illegal settlement policies" on Palestinian land. >**A8**

WORLD

Economy to pick up in fourth quarter: Patel
Faster remonetisation will push economic activity in the latter part of the fiscal, opined RBI Governor Urjit Patel. >**A9**

LIFESTYLE

Why talking about money can enhance relationship
Thinking about combining finances with your significant other? Here are five reasons to help. >**A10**

SPORTS

Almouj 'want to beat' EFG Bank Monaco



As the SATT 2017 enters the penultimate stage, EFG Bank Monaco are at the top of the table. >**A12**

BUSINESS

Better dividends drive Muscat stock exchange
Recovery on the Muscat bourse is expected to gather momentum, thanks to better dividend announcements of the corporate sector. >**B1**

Read on timesofoman.com/oman



SIX MONTHS IN JAIL FOR PILLOW CHEAT

"New" pillows filled with old clothes from garbage dumps were sold to unsuspecting customers in Buraimi, officials have revealed. A Buraimi court fined an Asian national OMR2,000 and sentenced him to six months in prison for distributing pillows stuffed with old sponges and clothes. A consumer filed a complaint against the expatriate after buying a pillow from a furniture store.

timesofoman.com/timestv



WATCH ON MAGHRIB MINUTE



According to two US officials, China has nearly finished building structures on artificial islands that could house missiles.

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Isha	7.22pm
Fajr (Tomorrow)	5.18am



Fatima Hamayon: Successfully overcoming the challenges of life

STORY SHRUTHI NAIR

Age is just a number, especially when you know your talents and your potential very early in your life. This is an inspirational story of a popular social media influencer, emcee, entrepreneur, and artist, Fatima Hamayon, born to a Pakistani father and Filipino/Spanish mother, and raised in Oman.

Fatima is the name and face you will see at sundry social events, either on the stage hosting the event or warmly interacting and socialising with the crowd or frantically running up and down, co-ordinating with models and other organisers.

This multitalented multi-tasker has managed to earn herself a credible name at a very young age. Her journey of exploring herself started way back in her school days.

Fatima was a very bright girl right from her early school days. She wanted to explore her own potential and find new platforms to showcase her skills. At the age of 16, she discovered knowledge-oman.com, a forum where she could express herself by contributing articles on a wide range of subjects. While working for a charity event organised by the forum, a packet of fabric paint accidentally landed in her bag.

Since she didn't want to throw it away, she decided to experiment with it on one of her old T-shirts.

Being an artist, and happy with the result, she decided to post a picture of her fabric painted T-shirt on Facebook.

The reactions that followed were overwhelming and unexpect-



#OMANPRIDE

that they never caught her dad's attention. The turning point in her life was when her father, who was the breadwinner of the family, met with an accident.

The Hamayon family had to face a series of difficult circumstances, and soon their business had to be shut down.

They didn't even have the money to pay the house rent. This is when Fatima brought all her savings that she had stacked up in an envelope as she didn't know what to do with the money and since she knew explaining all this to her dad would be difficult, she gave him all the clippings of the articles in newspapers and magazines about her work.

Her dad remained silent but she could see the pride in his eyes. From there on, there was no stopping for Fatima Hamayon. Instead of giving up and cursing her fate for the misfortune that had struck her family, she decided to take things in her hands and be the change maker.

She developed her business, tried her hand at marketing, made contacts, and eventually made a name for herself in Oman.

Today she is the successful owner of New Heights Agency, a top modelling agency in Oman, emcees the most high profile events of the country, and is considered a very strong social media influencer in the community.

For her it is the desire for learning and the courage of trying that has got her where she is today.

—shruthi@timesofoman.com

timesofoman.com/timestv



YOU'LL WANT TO TAKE A DIP HERE IN NAKHAL



It's the Al Thawarah spring in Nakhal. Just an hour's drive from Muscat. It's temperatures reach up to 40C degrees. The spring flows a distance of 300m from the valley. It has many therapeutic benefits and is said to provide relief from skin disease and joint pain. Just keep it clean as the village nearby depends on it for water.

Read on timesofoman.com/oman



ATTEMPTS TO SMUGGLE TOBACCO FOILED

Royal Oman Police Customs foiled attempts to smuggle in counterfeit and prohibited tobacco products in different locations in the Sultanate. Customs officers at the Department of Investigations and Danger Evaluations foiled an attempt to smuggle large amounts of counterfeit tobacco products in North Al Sharqiyah Governorate. Officers seized 29,200 counterfeit cigarette cartons and 1.02 tons (1,020kg) of chewing tobacco. In other parts of the Sultanate the Department of Investigations seized cargo carrying 120 cartons of counterfeit cigarettes and 286 kilograms of chewing tobacco in Wilayat Seeb. Meanwhile, customs officials at the Wadi Al Jizzi border foiled an attempt to smuggle 117 cartons of cigarettes which were hidden in a vehicle.



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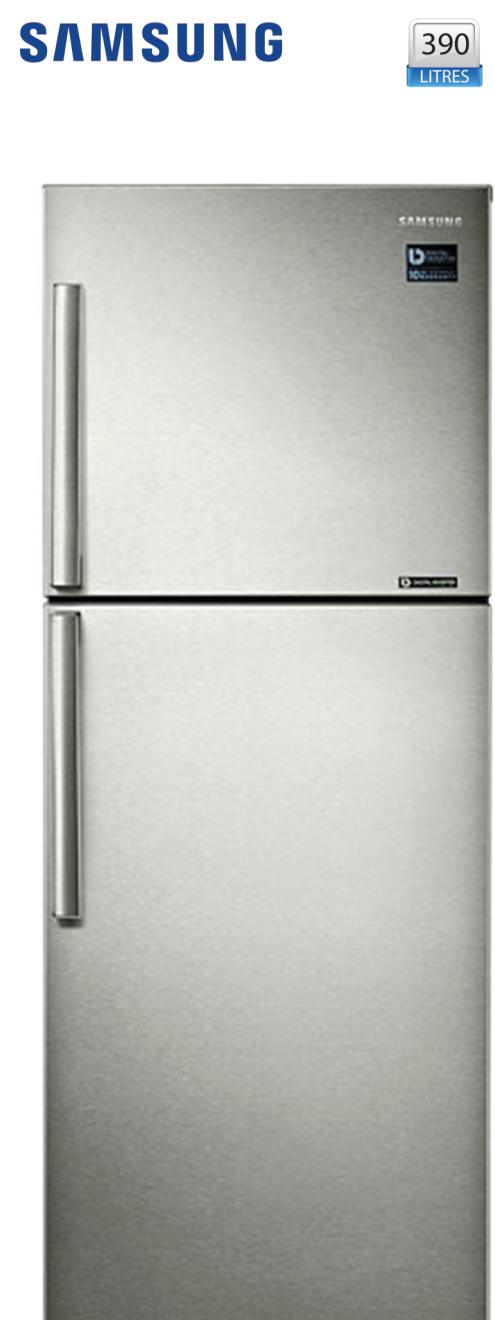
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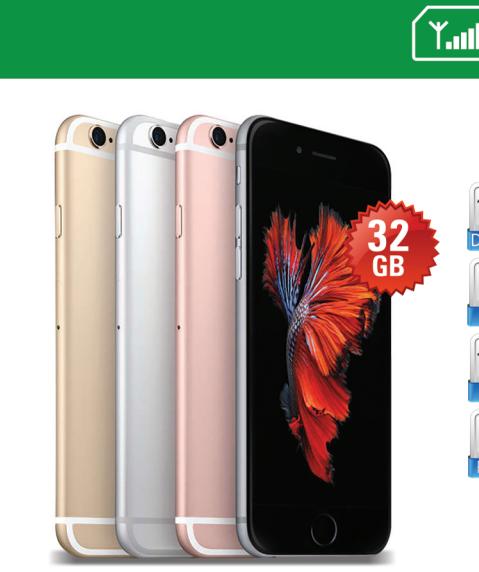
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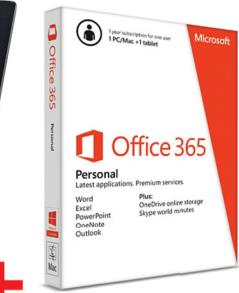
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I realised that the government had put in a lot of effort and was also very impressed with Falaj irrigation procedure
Dr. Zulfikar Ali, Professor of Biotechnology and Botany

Dutch Night 2017 to help fund education of autistic children

The Autistic Class Project will refurbish the room, making it suitable for children with autism and related disorders

KHADIJA AL ZADJALI
khadija@timesofoman.com

MUSCAT: A classroom dedicated to educating children with autism will soon be funded, thanks to the Dutch community in Oman.

The classroom, which is one of Dar Al Atta'a's projects this year, is expected to help 18 children from the Bidbid area.

The Autistic Class Project will refurbish the room, making it suitable for educating children with autism or autistic spectrum disorders. New furniture, Montessori tools, and even lights appropriate for autism afflicted children will be added to the classroom. The Centre expects to offer specifically tailored education to 18 children with special needs. Three teachers have been chosen and have already enrolled in a programme to obtain a specialised diploma.

According to the National Centre for Statistics and Information, 38,550 cases of autism were recorded in 2015 in Oman.



DIFFERENT CHILDREN: Children from Al Wafa Centre in Bidbid for children with special needs. - Supplied photo

Last year, the Dutch community in Oman had donated OMR10,000 to Dar Al Atta'a's greenhouse initiative. In 2017, that same community is hosting another function to help educate children with autism.

At the Dutch Night Sponsor Dinner, the Kingdom of Netherlands' Ambassador to Oman, Barbara Joziasse, stated her desire and gratitude to continue to help those in need.

"It is the right of every human being to flourish. We are trying to give opportunities to people who don't have it easy. These small opportunities in real life can open doors to bigger things," Joziasse said.

It will be the third time that the Dutch community will be supporting Dar Al Atta'a. They donated over OMR 20,000 in the last two years to help those in need, thanks to their fundraising events. In

2015, OMR10,000 helped start a kindergarten class at Al Jeeba School in Samail, as well as kindergarten classes in Luwa, and Al Jazir in the Al Wusta province.

Wladi Rabie, the head organiser of Dutch Night, is expecting 650 guests to show up on March 10 and holds a strong belief in giving back to the community.

"The link with Dar Al Atta'a was established three years ago, as the committee wanted to not only organise a festive event for itself, but to also give something more meaningful back to the needy families in the country where we are guests. This is also appreciated by the companies that sponsor the event's budget," Rabie said.

On March 10, Dutch Night 2017's theme, 'Paint the Town Red,' will fund a classroom for approximately 18 students at the Al

TIPS FOR PARENTS AND TEACHERS

- Notice the unique characteristics of each child and build on their strengths
- Find a good support system, and look for activities the child enjoys
- Make sure to take good care of yourself and your own emotions. It is important to keep a balanced life so that the child is able to unwind
- Even though the child has difficulties, set good boundaries and keep your appointments
- Learn how the child behaves when he or she is upset, and learn how to create a calm environment
- Be a part of a support group, learn from other parents and share emotions

REPLY

HM receives thanks cable from Japan

MUSCAT: His Majesty Sultan Qaboos bin Said has received a cable of thanks from Emperor Akihito of Japan in reply to His Majesty's congratulatory cable on the occasion of his birthday.

In his cable, Emperor Akihito expressed his utmost thanks for His Majesty's sincere congratulations, wishing His Majesty good health and happiness and the Omani people further progress and prosperity. -ONA

Read on timesofoman.com/oman



OMANI MUSEUM OPENS IN KENYA
National Records and Archive Authority inaugurated a permanent museum depicting Omani life in Mombasa.



'OMAN IS A MUST VISIT PLACE'
Cassie de Pecol, an American woman who has broken the record for the shortest amount of time taken to travel to all 196 sovereign nations, has listed Oman as one of the must visit places.

BIDS INVITED FOR OMAN AUTO MALL
Bids to develop the Oman's Central Auto Market in Khazaen City, Oman, have been invited by Oman Logistic Company.

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GARDENING

Growing plants without soil

DEEBA HASAN
deeba@timesofoman.com



MUSCAT: Not many living in Muscat would imagine growing veggies in their balcony or on the rooftop; it's like a distant dream.

However, one such successful attempt was made by a biotechnology professor living in Oman.

Dr. Zulfikar Ali is a professor of Biotechnology and Botany from a prominent university in India, and enjoys growing plants, a hobby he pursues wherever he goes. When he came to Oman in 2009 to supervise a study centre, he did just that.

"I love being around plants and greenery, it refreshes the surroundings. So when I got here, I looked around and saw a lot of date palm trees, something very obvious because it is a desert. So when I thought of growing plants at my place, I was almost certain that I wouldn't be able to go beyond cacti and other such hardy plants. However, reality was different."

He found that many efforts at beautification had been made by growing brightly coloured flowers along the roadside, date palms



and neem trees, "I realised that the government had put in a lot of effort and was also very impressed with Falaj irrigation procedure."

After looking around, Dr. Ali decided to invest in a kitchen garden at his place, for which he used local soil and PittMoss to retain water in the soil. However, that attempt failed as he noticed that the plants were dying. He tried once more in 2013, and failed again.

"After investing about OMR1,000 year and seeing no results, I grew frustrated and decided to seek opinion of others. I went to India and spoke to professors at agriculture colleges. Their simple

explanation for the failed attempt was that Oman was a desert.

"I then bought books off Amazon and read them, and in 2014, went around visiting farms in Oman and took up the challenge. Also, at the same time, I observed that Salalah has a lot of coconut trees and an abundance of coconut fibre from which Coco Peat is produced.

"I then conducted an experiment where I used very little PittMoss for water retention, loads of Coco Peat and some manure. I used seeds brought from Rajasthan, Bihar and Delhi in India. This was in 2015 and the results were astonishing. Look around my garden today, and you will find turnips, radish, capsicum, eggplant, corn, carrots and more coming up. All this is organic without the use of any pesticides at all."

Dr. Ali also grew tomatoes through hydroponics, a soilless culture of farming where the roots of the plant are in water which brings no soil borne diseases to the plant, the results for which were also amazing.

Full story @ timesofoman.com/oman

UNITED GCC FUND

CHAIRMAN'S REPORT

Dear Investors,

It is my pleasure to present to you United GCC Fund's full year financials for its fifth full year of operations. In uncertain market conditions with heightened volatility, your Fund has once again outperformed its benchmark S&P GCC Index. The United GCC Fund has provided a return of 6.94% as against return of 4.18% for the S&P GCC Index. Since its inception, the fund has returned 52.8%, while the benchmark has yielded only 5.80% over the same time frame.

The year began with a steep sell-off in GCC bourses, triggered by the collapse of crude prices below \$30 per barrel. The OPEC strategy of pumping oil to defend market share to drive out American shale producers and release of Iran sanctions led to panic selling in oil markets. Monetary conditions also worsened with liquidity conditions severely tightening in the regional banking system. After over a year in low oil environment, corporates were feeling the pinch with lackluster earnings announcements. Although oil prices were showing signs of stability, investor sentiment remained bearish for the first half of the year, buying themes emerged in GCC bourses as the relatively well diversified economy of UAE led to Dubai outperforming its peers, while Qatar index was boosted briefly by its addition to the FTSE Emerging market Index. On the other hand, Saudi Arabia, with its high dependence on oil revenues and huge deficits, saw its Tadawul plunge in the first 9 months of the year.

However, facing historic fiscal deficits and an economic slowdown, GCC governments changed their stance on oil policy as the year progressed. Oil prices recovered after the collapse in January and posted steady gains during the course of the year. Following successful bond issuances by Abu Dhabi and Qatar, Saudi Arabia's landmark bond issuance of \$17.5 billion was the catalyst for a rally in banking sector stocks in the Kingdom. Furthermore, the successful negotiations, where both OPEC and non-OPEC producers agreed to cut supply and support oil prices, led to a broad based rally in GCC bourses, especially in Saudi Arabia. Concrete efforts to raise non-oil revenues through the National Transformation Program announced by Prince Mohammed Bin Salman boosted investor optimism in Saudi Arabia. Dubai was the best performing index returning 12.06% followed by Oman, Abu Dhabi, Saudi Arabia, Kuwait, Bahrain and Qatar with gains of 6.96%, 5.55%, 4.32%, 2.37%, 0.36% and 0.07% respectively.

As we enter 2017, the mood in the markets has shifted to cautious optimism. We believe that the turbulence and uncertainty witnessed in previous years will give way to stability. Governments across the region have announced new measures to diversify their economies and focus on reducing deficits such as removal of subsidies, introduction of VAT among others. Taking advantage of the ample room to borrow, GCC governments have announced budgets which point toward continuous external debt funding to ease the burden on local banks. Economic trackers also indicate a potential pickup in business activities in the near term. Many companies have demonstrated their resiliency by cutting down fat and increasing operational efficiencies to post stellar results. Crucially, oil prices are expected to hover in the \$50-60 per barrel trading range, which is the new normal. We stand by our core strategy of selective investing in stable large cap stocks with quality fundamentals.

We also like to take this opportunity to thank our investors, patrons and stakeholders for placing their faith and confidence in us. We strive to perform to the best of our abilities.

Yours sincerely,

Mustafa Ahmed Salman
Chairman

United GCC Fund

AUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2016

	Year ended 31st Dec 2016	Year ended 31st Dec 2015
Income		
Interest income	6,201	2,661
Dividend income	485,772	650,727
Fair value change on financial assets at fair value through profit or loss	921,852	(1,638,174)
Realized gain/(loss) on sale of financial assets at fair value through profit or loss	(220,107)	(786,048)
Foreign exchange (loss)/gain	(8,880)	(38,390)
Net investment income/(loss)	1,184,838	(1,809,224)
Expenses		
Management fees	(122,986)	(152,808)
Custody and administration fees	(21,523)	(26,741)
General and administrative expenses	(139,093)	(185,569)
Incentive fees	-	-
	(283,602)	(365,118)
Profit and total comprehensive income/(loss) for the period and increase/(decrease) in net assets attributable to the unit holders	901,236	(2,174,342)
Profit/(loss) per unit	0.077	(0.150)

AUDITED STATEMENT OF FINANCIAL POSITION AT 31 DECEMBER 2016

	As at 31st Dec 2016	As at 31st Dec 2015
ASSETS		
Cash and cash equivalents	668,025	3,889,583
Financial assets at fair value through profit or loss	12,573,324	9,095,230
Other receivables	27,575	-
Total assets	13,268,924	12,984,813
LIABILITIES		
Payables and accruals	41,352	41,787
Net assets attributable to unitholders	13,227,572	12,943,026
Total liabilities and net assets attributable to unitholders	13,268,924	12,984,813
Net assets attributable to the unitholders per unit	1.136	1.109

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'Oman tourism sector growth to continue'

Despite competition from regional tourist destinations, Oman has been able to distinguish itself with its many landmarks coupled with investment in infrastructure and facilities

MUSCAT: Oman's tourism sector is expected to continue its strong growth, an international report has said.

The report, published by Colliers International also hailed the strong growth of the tourism sector in the Sultanate over the past years. Colliers International is a Toronto, Canada based global company operating in the hospitality, entertainment and health spas sector.

The report expects the continuation of this pace of growth after massive investments by the government, as well as the existence of infrastructure and supporting facilities with the aim of income resources development.

Heritage sites

The report said that despite the competition faced by the Sultanate by other regional tourist destinations, but it was able to distinguish itself as a unique tourist destination, as it embraces many environmental, cultural and heritage landmarks that attract tourists, including four world heritage sites classified as such by the Unesco.

The report added that many marketing campaigns were launched over the past few years,

including Omani Tourism Strategy 2040 aimed at the development of tourism through the promotion of the tourism sector in the Sultanate, adding that new strategy focuses on the development of Oman as a unique destination can be considered as a comprehensive station that meets the varied and different needs of the visitors, especially young travellers, who tend to try the new things in their travel. The report said that the strategy aimed at increasing the contribution of the tourism sector in the gross domestic product from 2.7 per cent in 2015 to 6 per cent in 2040.

Rise

The report pointed out that the Sultanate witnessed an increase of 17 per cent in the number of travellers coming to its airports until the end of December 2016, adding that with the start of Omani airline al SalamAir in providing services and the opening of the new terminal at Muscat International Airport in this year with a capacity of 12 million passengers per year as well as Salalah Airport, with a capacity of one million passengers a year, with the possibility of further capacity expansion from two million to six

million passengers. It pointed out that there are six other airports in stages ranging from planning and implementation, including a new airport in Ras Al Hadd, adding that the Sultanate focuses on the railway network development for making a link between the GCC countries at the regional level and between the governorates of the country at the domestic level, stressing that the growing number of tourists and the continued infusion of investment to develop infrastructure for the tourism sector will increase the demand for hospitality establishments in the Sultanate.

Hotels

The report said that the hotels international brands dominate the supply in the hospitality sector in Muscat, where 5-star hotels category constitute 26 per cent, 4-star hotels 17 per cent of the market, in addition to 693 new rooms that were added in 2016.

The report added that it is expected that supply will continue with strong rates during the few coming years. The report also expects a growing supply of global businesses institutions at 9 per cent rate between the years 2017 and 2020.

The report added that although hotel markets in the region were influenced by corporate sector travel, resulting from lower oil prices and a slowdown in European entertainment tourism market because of the low value of the currency, but with the opening of the Oman Convention and Exhibition Centre recently in Muscat which is planned to host 28 exhibitions during 2017, the market is expected to see a slight recovery in the coming period, especially in hotel occupancy rates. -ONA

WORLD BANK OFFICIAL RECEIVED

Sultan bin Salim Al Habsi, Secretary General of the Supreme Council for Planning (SCP) received at the SCP building yesterday Mahmoud Mohieldin, Senior Vice President of the World Bank Group for the 2030 Development Agenda, United Nations Relations, and Partnerships. -ONA

[Full story @ timesofoman.com/oman](#)



TANFEEDH INITIATIVE

Manufacturing industries progress on right track

MUSCAT: About 10 per cent of the Tanfeeth initiatives for the industrial sector have been completed, a review meeting was told yesterday.

The 3rd meeting of the steering committee to follow up the progress made in implementing the outcomes of Tanfeeth initiatives at the industrial sector was held yesterday at the Ministry of Commerce and Industry.

The meeting was patronised over by Dr. Ali bin Masood Al Sunaidy, Minister of Commerce and Industry in the presence of the Tanfeeth Support and Follow Up Unit and representatives of the public and private organisations.

During the meeting, it was announced that about 10 per cent of the industrial sector initiatives

have been completed by providing solutions to some of the challenges as per the timetable developed at the manufacturing industries lab initiatives.

The meeting stressed the need to continue the logic works for one of the industrial projects and continue the import of materials through Sultan Qaboos Port until the import terminal is transferred to Sohar Port to ensure sustainability of the materials for new project on the long run.

The meeting also reviewed the executive stance for some of the initiatives associated with the aluminum and steel industries. 60 per cent of the work has been completed at some of these initiatives, as per the planned timetable at the Tanfeeth labs.

It also reviewed the budget allocated by the government for the industrial innovation project in Sohar and other projects as well.

It discussed the alternatives to provide 500 megawatt of electricity for the industrial projects including using coal at the Special

As for the scaffolding project, which is include the metallic minerals, the Committee said that the project is expected to be completed during the third quarter of this year.

It also discussed signing a MoU among Oman National Investments Development Company 'Tannmia' and the Directorate General for the One Million Date Palm Tree and Industrial Innovation Centre on the innovative investment of the date palm trees. -ONA

2016

Sultanate registers 3% gain in crude production

MUSCAT: Crude oil and condensates production in the Sultanate during 2016 stood at 367,560,108 barrels in 2016.

This was a rise of 3 per cent over the production during 2015,

according to the annual report published by the Ministry of Oil and Gas. The report showed the February 2016 witnessed the highest level of the Sultanate's production of crude oil and condensates

during 2016. The total quantity of crude exported during 2016 stood at 321,940,661 barrels, a rise by 4.48 per cent over 2015. -ONA

[Full story @ timesofoman.com/oman](#)

WARNING

FROM A1 'Never share bank's personal details'

Phone call

Scammer: hello, congratulations...are you Pakistani or Bengali?

Victim: No Irani

Scammer: Okay no problem, just one second...wait.. I'm calling to tell you that you have won a prize of 20,000 rials.

Victim: Oh thank you so much. Now what?

Scammer: Do you have an account number?

Listen to audio, read full story online @timesofoman.com/oman

One resident targeted by the scammers decided to play them at their own game. "The first time they called me, they asked if I was Omani. When I said yes, they immediately hung up on me. The second time I was called, they asked the same question. I told them I was Persian, and they continued the conversation. I think they are intentionally targeting expats in Oman," Ahmed said.

Ahmed, who wishes to keep his identity concealed, would usually hang up as soon as he realized who was on the other line. But after receiving similar calls in the past, curiosity got the better of him and he was all ears.

"We are calling from Omantel. You've won a prize of 20,000 rials from Omantel. Congratulations and praise to God. God willing you will receive the funds in your account today at Bank X. Do you have the account number?"

Ahmed gave the scammers the number of an old account, with no funds in it. The scammer continued his con: "You will receive OMR 5,000 from Bank X in Oman, five thousand from Bank X in

Dubai, another five thousand from a Saudi bank, five thousand from a bank in Bahrain. OMR 20,000 will come to you from all these banks, now are you ready with the expiration number, brother?"

Ahmed supplied the required info and his phone immediately started to receive messages from the bank his account is with, giving him a new PIN number.

The scammer tells his victim that it's the pin number. The scammer is trying to infiltrate the account, and for security reasons, a text was sent to the owner of the account with a new pin number.

Instead of giving the new PIN, Ahmed gives his old PIN. But it doesn't take long for the scammer to become agitated.

"No! what are you saying, I said give me the number in the message. The new pin number. What is it? This is the old pin. What's the new PIN? With the new PIN, in the name of God, you will be receiving the funds."

Ahmed: "So when is the money coming? I want to buy a car."

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R.O Long Beans / Beans / Karela / Pappi (1Kg) 0.595	R.O Chilli IND / Drumstick / Tindly / Small Onion (1Kg) 0.795	R.O Strawberry Box / Mandarine PAK / Orange Navel / Orange Valencia (1Kg / Box) 0.325	R.O Fuji Apple / Green Apple / White Grapes PP (1Kg / Pkt) 0.395	R.O Banana India (RK/YB) / White Grapes IND / Mango Totapuri (1Kg) 0.795
R.O Mango Badam / Mango Kenya / Red Plums / Anar IND (1Kg) 0.990	R.O NBK Whole Wheat Atta with Soya Bean Flour (1 x 5 Kg) 1.100	R.O Aakash Namkeen Asst (2 x 150gms) 0.395	R.O Maya's Swiss Roll Asst Flavours (24 x 30 gms) 1.100	R.O Baraka Pure Sunflower Oil (1 x 3 Ltr) 1.900

WORLD

Senior Yemeni general killed in Houthi attack

The attack killing Major General Ahmed Saif Al Yafei was a blow to Yemeni government forces and hit outside the coastal city of Al Mokha, which they captured from the Houthis last month



MISSILE STRIKE: Yemeni army deputy chief of staff Major General Ahmad Saif Al Yafei, right, speaks to soldiers from inside a vehicle at the port of the western Yemeni coastal town of Mokha. Yemeni rebels hit back at government forces advancing up the Red Sea coast killing Yafei in a missile strike, a military source said on Wednesday. - AFP file photo

ADEN: Yemen's deputy chief of staff was killed on Wednesday when the armed Houthi movement battling government forces fired a ballistic missile at an army camp on the Red Sea coast, according to a military source.

The attack killing Major General Ahmed Saif Al Yafei was a blow to Yemeni government forces and

hit outside the strategic coastal city of Al Mokha, which they captured from the Houthis last month.

Blow to Yemeni government

A military coalition led by Saudi Arabia intervened in Yemen's civil war nearly two years ago to back

President Abd-Rabbu Mansour Hadi after he was ousted from the capital Sanaa by Houthi forces.

"Major General Ahmed Saif Al Yafei was killed along with several others when the missile hit the camp near Al Mokha city early this morning," the military source, who

is also a member of the general's family, told Reuters.

Saudi-owned Arabiya TV also reported Yafei's death.

Al Mokha coastal town lies close to the Bab Al Mandab strait through which much of the world's oil passes. - Reuters

Read on timesofoman.com/world



CYPRUS REUNIFICATION STALLED IN ROW OVER 1950 VOTE

Cyprus reunification talks were in disarray on Wednesday after reports the Turkish Cypriot side would not join this week's meeting in an escalating row that opened old wounds over past Greek Cypriot ambitions to unite with Greece.



TRUMP TO SPARE DREAMER U.S. IMMIGRANTS FROM CRACKDOWN

US administration plans to consider almost all illegal immigrants subject to deportation, but will leave protections in place for immigrants known as "dreamers".



BAVARIA IN GERMANY PUSHES AHEAD WITH BURQA BAN AS ELECTIONS LOOM

Bavaria will ban the full-face veil in schools, universities, government workplaces and polling stations, the southern German state said on Tuesday.



EX-HONG KONG LEADER DONALD TSANG JAILED FOR 20 MONTHS

Former Hong Kong leader Donald Tsang was jailed for 20 months for misconduct in public office, making him the most senior city official to serve time behind bars in a ruling some said reaffirmed the financial hub's vaunted rule of law.



IN BAVARIAN TOWN, SYRIAN SISTERS GET TO GRIPS WITH GERMANY'S FREEDOMS

More than a year ago, Mayar and Nawar Ballish escaped car bomb attacks in Damascus. Now the Syrian sisters, both students go to school by train past neat gardens and farms in the quiet hills of Bavaria, southern Germany.



EU WARNS ON RISK OF SUPERBUGS

Superbug bacteria found in people, animals and food across the European Union pose an "alarming" threat to public and animal health having evolved to resist widely used antibiotics, disease and safety experts warned on Wednesday.



BRITISH IS SUICIDE BOMBER IN IRAQ HAD WON GUANTANAMO COMPENSATION

An IS suicide bomber from Britain who blew himself up in an attack on Iraqi forces this week had been given compensation for his detention in the Guantanamo Bay military prison.

HEAVY SHELLING AND AERIAL BOMBARDMENT

Syrian army takes district near Aleppo

BEIRUT: The Syrian army and its allies took a small district on the outskirts of Aleppo from rebels on Wednesday, a war monitor and a military media unit run by Damascus ally Hezbollah said.

The advance was the army's first from its lines in Aleppo city since rebels departed their enclave there in December, and came as government and opposition delegations arrived in Geneva for peace talks sponsored by the United Nations.

"The Syrian army and its allies control Souq Al Jibs, west of Assad suburb in southwest Aleppo," said the Hezbollah military media unit in a message.

The Syrian Observatory for Human Rights also said the army had taken the district.

Syria's President Bashar Al Assad has relied closely on allies such as Russia, Iran and regional militias, including Hezbollah, to make steady gains against rebels

in western parts of the country and drive them from Aleppo in December. Rebel forces in the area, which include both extremist and nationalist groups, have periodically shelled parts of government-held Aleppo from positions in the western countryside nearby since the fighting inside the city stopped.

Clashes on the western side of Aleppo and its surroundings as the army and its allies advanced were accompanied by heavy shell-

ing and aerial bombardment, said the Observatory, a Britain-based war monitor. After the rebels were driven from their Aleppo enclave in December, Russia and Turkey - important foreign backers for the opposing sides in the war-sponsored a ceasefire aimed at being a prelude to peace talks.

However, although the intensity of fighting has calmed somewhat, violence continues across the country. - Reuters

PROGRESS CARGO SPACE CRAFT



BLAST OFF: A Russian Soyuz booster rocket, carrying the Progress cargo space craft, blasts off for the International Space Station from the Baikonur cosmodrome, Kazakhstan, on Wednesday, February 22, 2017. - Sergei Sergeev/Russian State Space Corporation ROSCOSMOS/Handout via REUTERS

Russian space craft lifts off for ISS

ALMATY: A Russian Progress cargo space craft blasted off for the International Space Station from the Baikonur cosmodrome in Kazakhstan on Wednesday, the first such mission since a failed launch in December.

The space craft, carried by the same Soyuz booster rocket as used for manned launches, took off at 11:58 (0558 GMT) with the launch broadcast live by NASA TV. It is due to dock with the space station on February 24.

The previous Progress craft, loaded with more than 2-1/2 tons

of food and supplies for the space station, broke apart about six minutes after lift-off on December 1. Another cargo craft, Dragon, launched by privately owned Space Exploration Technologies, or SpaceX, is due to rendezvous later in the day with the space station where astronauts will use a robotic arm to grab and load it to a docking port.

NASA hopes to resume flying station crew members from the United States in 2018 aboard capsules under development by Boeing Co and SpaceX. - Reuters

PALESTINIAN LAND

Turkey tells Israel to halt 'illegal settlements'

ANKARA: Turkey on Wednesday called on the Israeli government to halt what it called "illegal settlement policies" on Palestinian land.

Ibrahim Kalin, the spokesman for President Tayyip Erdogan, made the comment at a news conference in Ankara. Erdogan has previously condemned Israel's decision to ramp up set-

tlements in the West Bank as an "absolute provocation". Israel announced plans last month for 3,000 more settlement homes in the Occupied West Bank. It has also retroactively legalised about 4,000 settlement homes built on privately owned Palestinian land, a move that brought condemnation from the United Nations and the European Union. - Reuters

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2016

	31 December 2016	31 December 2015
Income		
Brokerage commissions (net)	203,940	373,284
Management fees	114,633	150,970
Income from corporate finance	151,920	46,580
Investments net gain / (loss):		
- unrealized	343,338	(112,983)
- realized	(273,934)	(797,570)
Dividend income	196,117	282,305
Other income	40,680	21,633
Gross income / (loss)	776,694	(35,81)
Expenses		
General and administrative expenses	(941,666)	(1,063,652)
Depreciation	(30,973)	(22,104)
Operating expenses	(972,539)	(1,085,756)
Operating (Loss)	(195,845)	(1,121,537)
Finance income	58,025	51,164
Finance cost	(823)	(5,237)
Finance income – net	57,202	45,927
Changes in fair value of investment in property	(10,000)	(50,000)
(Loss) before tax	(148,643)	(1,125,610)
Provision for / (reversal) of income tax	(6,861)	59,632
(Loss) for the period	(155,464)	(1,065,978)
Attributable to:		
Equity holders of the Parent company	(214,035)	(812,401)
Non-controlling interests	58,571	(253,577)
(Loss) for the period	(155,464)	(1,065,978)
Other comprehensive income / (loss): Items that may be subsequently reclassified to profit or loss:		
Changes in fair value of available-for-sale financial assets	31,308	75,042
Total comprehensive loss for the year	(124,156)	(990,939)
(Loss)/earnings per share	(0.002)	(0.014)

Complete accounts for the group/parent company will be sent to any investor/user of this financial statements upon request within 7 days from the date of receiving the request.

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WORLD



Polling for phase-IV of UP polls on Thursday

Fate of 680 candidates will be decided by 18.4 million voters in 53 Assembly constituencies of Uttar Pradesh in fourth phase



GEARING UP: Electronic Voting Machines being arranged to be distributed to polling officers on the eve of fourth phase of Uttar Pradesh polling in Allahabad on Wednesday. - PTI

LUCKNOW: The fourth phase polling in Uttar Pradesh will be held on Thursday in 53 Assembly constituencies spread over 12 districts, including the backward Bundelkhand region and the Nehru-Gandhi pocket borough of Rae Bareli.

Assembly segments in Congress President Sonia Gandhi's Rae Bareli Lok Sabha constituency will be among the seats where the electoral exercise will take place. However, in a first since 1998, Sonia gave campaigning a miss in her constituency.

Other districts going to polls in this phase are Pratapgarh, Kaushambi, Allahabad, Jalaun, Jhansi, Lalitpur, Mahoba, Banda, Hamirpur, Chitrakoot and Fatehpur. Backward and water-scarce Bundelkhand region also figures in this phase.

The fate of 680 candidates will be decided by 18.4 million voters including 8.4 million women and 1,032 of third gender.

The maximum number of 26 candidates are in Allahabad North, while only six candidates are in fray in Khaga (Fatehpur), Man-

jhanpur (Kaushambi) and Kunda (Pratapgarh).

In 2012 polls, out of the 53 seats in this phase, Samajwadi Party had won 24, BJP 5, Bahujan Samaj Party 15, Congress 6 and 'others' 3. Prominent contestants include sitting MLA Aradhana Mishra from Rampur Khas (Pratapgarh), the daughter of Congress MP Pramod Tiwari, and Independent MLA and minister Raghuraj Pratap Singh alias Raja Bhaiya, who is again contesting from his traditional Kunda alias Raja Bhaiya, who is again contesting from his traditional Kunda (Pratapgarh) seat.

In Rae Bareli, Aditi Singh is con-

testing on Congress ticket, BSP turncoat Swami Prasad Maurya's son Utkarsh Maurya is in fray from Unchahar seat, while Leader of Opposition Gaya Charan Dinkar is contesting from Naraini (Banda) seat.

Senior SP leader Reoti Raman Singh's son Ujjwal Raman Singh is in the race from Karchana (Allahabad) seat. Racing against time to reach out to maximum voters, BJP president Amit Shah, Congress Vice President Rahul Gandhi and SP chief Akhilesh Yadav held parallel roadshows in Allahabad. Offensive personal jibes dominated the campaign for the phase-IV of the crucial hustings with leaders making personal attacks at each other.

Prime Minister Narendra Modi repeatedly targeted the SP-Congress alliance and the BSP, particularly their leaders Akhilesh Yadav and Mayawati, respectively. Akhilesh and Mayawati too hit back at the prime minister who took on them over issues of corruption and law and order.

Elections for UP legislative assembly are being held in seven phases with three more -- February 27, March 4 and 8 -- to follow Thursday's polling.

Electoral results will be out on March 11. - PTI

[Full story @ timesofoman.com/world](#)

MONETARY POLICY COMMITTEE MEETING

Economy to pick up in fourth quarter due to faster remonetisation: Patel

MUMBAI: Faster remonetisation and return of discretionary consumer demand will push economic activity in the latter part the fiscal, opined RBI Governor Urjit Patel while voting for no cut in interest rate earlier this month.

Patel, during the two-day Monetary Policy Committee meeting on February 7-8, also said that shifting monetary policy stance from accommodative to neutral will provide sufficient flexibility to move the policy rate in either direction.

"With the remonetisation of the economy taking place at an accelerated pace over the last two months, economic activity is expected to pick up from the latter part of Q4 of 2016-17."

"Discretionary consumer demand, which got impacted in the immediate aftermath of demonetisation, is expected to bounce back,"



OPTIMISTIC: Urjit Patel. - PTI file

Patel said as per the Minutes of the meeting of the all powerful MPC released by the Reserve Bank of India.

All the six members of the committee had voted in favour of the "resolution to keep the policy repo rate unchanged at 6.25 per cent".

Patel further said that limited data available on the corporate sector performance in the third quarter suggests that sales growth may have improved relative to

the previous quarter. "The Union Budget for 2017-18, while being prudent, has stepped up expenditure on infrastructure and emphasised affordable housing. Global growth is projected to be higher in 2017 than 2016."

"These factors, along with improved monetary transmission, have markedly improved growth prospects for 2017-18 compared to the current year," he said.

Patel, who oversaw demonetisation effected on November 9, further said that by shifting the stance of monetary policy from accommodative to neutral, "there will now be sufficient flexibility" to move the policy rate in either direction, depending on future data outcomes and projections, to help ensure that inflation is brought closer to 4 per cent. - PTI

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LIFE EXPECTANCY STUDY SHOWS MANY LIKELY TO LIVE BEYOND 90 BY 2030

Average life expectancy will rise in many countries by 2030, breaking through 90 years in some places, and policymakers need to make more efforts to plan for it, according to a large international study.



RUSSIA TOP COURT SCRAPS CONVICTION OF OPPOSITION ACTIVIST DATIN

Russia on Wednesday overturned the conviction of anti-Kremlin activist Ildar Dadin, who was the first person sent to jail under new rules.



MALAYSIA NAMES NORTH KOREAN DIPLOMAT AS MURDER CASE SUSPECT

Malaysian police on Wednesday named a North Korean diplomat along with a state airline official who are wanted for questioning over the murder of Kim Jong Nam, the estranged half-brother of North Korea's leader.



CHINA TESTS US WITH SOUTH CHINA SEA MILITARY BUILDINGS

China, in an early test of U.S. President Donald Trump, has nearly finished building almost two dozen structures on artificial islands in the South China Sea that appear designed to house long-range surface-to-air missiles, U.S. officials said.

Six killed in fire at air cooler manufacturing unit in Hyderabad

HYDERABAD: Six workers were on Wednesday charred to death after a major fire broke out at an air cooler manufacturing unit in Attapur area here, police said. The owner of the unit has been booked for culpable homicide.

A police team on patrolling duty noticed flames erupting from the unit at around 5.15am and immediately alerted fire department officials even as the blaze spread rapidly.

Four fire engines were pressed into service to put off the flames and the police personnel, who rushed to save the persons found that the shutters of the unit were locked from inside and after managing to open it, found six charred bodies, a senior police officer said.

"Six bodies have been taken out from the unit's premises and sent to the state-run Osmania General Hospital for post-mortem," Deputy Commissioner of Police (Shamshabad Zone) P. V. Padmaja Reddy said.

Four out of the six deceased were identified as Irfan, Saddam, Mojahid and Sadu, all aged in their 20s. The deceased belonged to Jharkhand and Bihar. Assistant Commissioner of Police (Rajendra Nagar Division) K. Ganga Reddy said.

The unit located on the main road near the PVNR Expressway, which manufactures air coolers and battery operated vehicles



BLAZE: A major fire broke out at Triwheel Enterprises on Wednesday morning in Hyderabad. - PTI

and surrounded by a residential area, was also used as a godown. Pramod, the owner of the unit has been taken into custody, the DCP said, adding usually four workers are present at the unit but on Tuesday two more had joined them.

The owner, who has been booked on charge of culpable homicide not amounting to murder, had not taken the minimum required precautions, the ACP said. According to locals, a short-circuit is suspected to have resulted in the fire.

However, Padmaja said the source of the fire is not known and a probe is underway to determine the exact cause. GHMC Commissioner Janardhan Reddy, who visited the fire accident spot, said the government will provide financial assistance of Rs500,000 to the family members of the deceased. - PTI

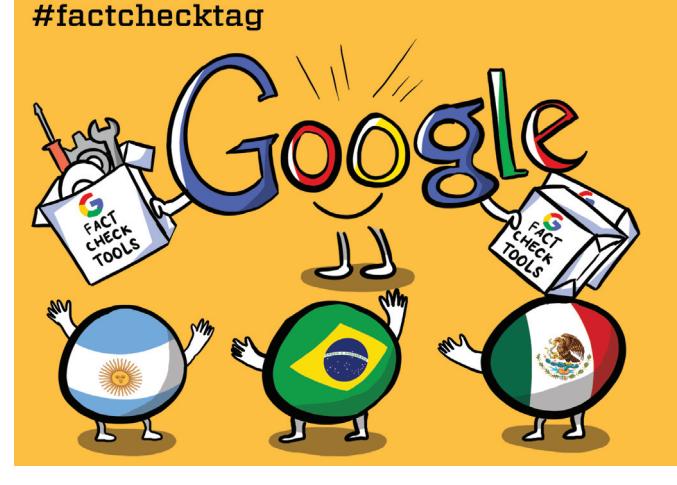
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TODAY'S CARTOON



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READERS' FORUM

Send letters to the Readers' Forum, containing not more than 100 words with full name, address and telephone number, may be sent by e-mail (akhtar@timesofoman.com).

Manufacturers' technically benefits from VAT

This refers to the story *Expect sales to peak as Oman gears up to implement VAT early next year* (February 20). What is the mechanism? VAT is such a tax, that all burdens will be dumped on the end user's head. The amount of tax paid by the manufacturer, distributor, wholesaler & the retailer is all carried forward to the end user, and he literally pays up the entire tax of all parties in the chain. Moreover, the manufacturer's technically being benefited from this tax usually, because the VAT he paid for the raw materials is actually deducted from the income tax he should pay, if I am not wrong. — *Fahir Ismail*, via Facebook

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WTO: THE WORLD TRADE ORGANISATION REBORN?

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EUROPE'S CRITICAL ELECTIONS

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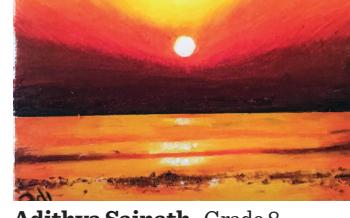
KID'S CORNER

ART FOR THE AGES

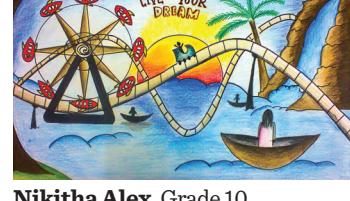
Children up to the age of 16 who would like to have their art considered for inclusion in "Art for the Ages" can e-mail their drawings or paintings (in jpeg or tiff format) to lifestyle@timesofoman.com



**Amal S. Thomas, Grade 3,
Indian School Darsait**



**Adithya Sainath, Grade 8,
Indian School Muscat**



**Nikitha Alex, Grade 10,
Indian School Wadi Kabir**

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FUN FACTS: ASTRONAUTS

Fewer than 600 people from countries around the world have ever left the Earth's atmosphere and reached outer space. Alan Shepard became the first American in space.

Read the full story online in the Family section of [timesofoman.com/lifestyle](#)

FIVE REASONS WHY TALKING ABOUT MONEY CAN ENHANCE RELATIONSHIP

Thinking about combining finances with your significant other? Whether you're getting married or just thinking about getting serious, talking about money can help couples understand each other and avoid unhappy surprises down the road. Here are five reasons why talking about money can enhance a relationship.

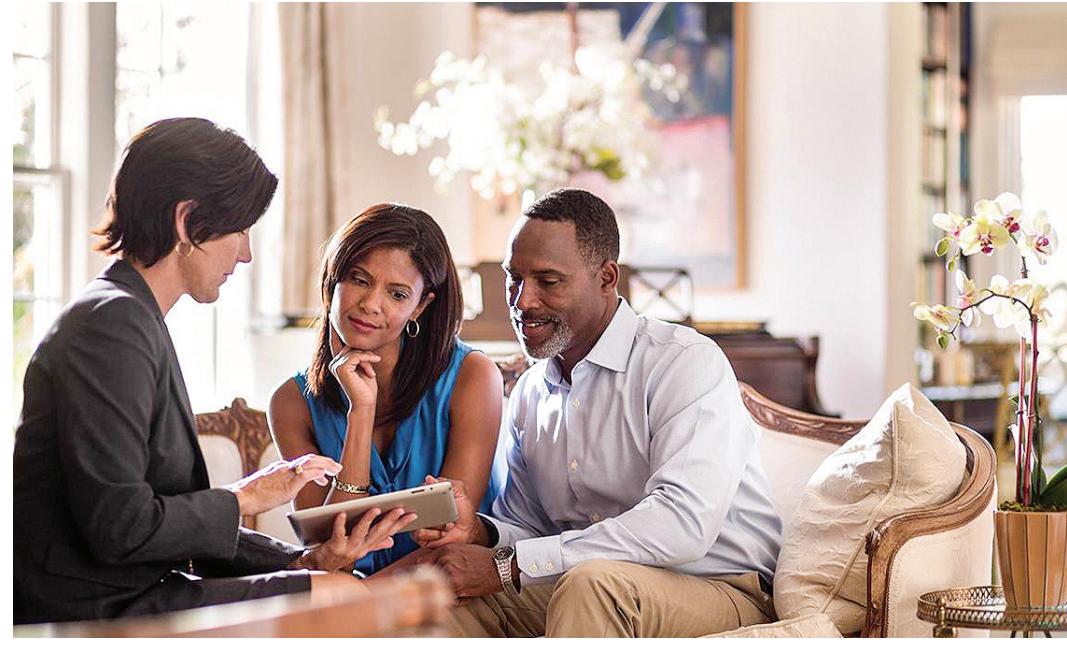
Makes couples happier

Talking about things like spending, saving and debt may sound business-like and unromantic, but financial experts agree that money is a frequent topic of arguments in many relationships. In fact, according to a survey by the American Psychological Association, almost a third of adults with

partners reported that money is a major source of conflict in their relationship.

Helps couples connect by understanding what's going on

Couples should discuss pros and cons of combining finances versus keeping finances separate. According to research by Wells Fargo & Company, about half of couples choose to combine accounts, while the other half prefers separate accounts. Regardless of where you and your significant other fall in this spectrum, both people in a relationship should understand how their financial habits impact—positively or negatively—the life they are building together.



Helps couples track their short and long term financial goals

Be open with your significant other about your full financial picture. Questions that can help open the door to meaningful conversations include:

1. Are we paying ourselves first?
2. Do we have a safety net?
3. Are we paying all our bills on time, every time?
4. Have we reviewed our insurance needs in the last year?
5. Do we track our spending to know where our money is going every month?
6. Are we paying down high-interest-rate debt first?
7. Do we know where our credit stands?

8. Are we saving for retirement?

It helps couples afford the 'extras' that make life fun

Building a solid financial future shouldn't mean forsaking enjoying life. When couples have a common understanding of how they'll prioritise and manage their day-to-day finances like housing costs, grocery and utility bills, it's easier to figure out where splurges fit in.

It helps avoid financial surprises

Hearing your friends shout, "happy birthday" is a welcome surprise. What's not welcome is suddenly discovering you can't afford to pay this month's bills or that retirement is farther away

than a pot of gold at the end of the rainbow. Being up front about money issues and sharing complete financial information with your significant other helps avoid financial surprises that can add unnecessary stress to a relationship. While discussing money may not feel romantic, it certainly is emotional. So how do you get started? Admit the conversation can feel awkward, but commit to having it anyway. Pick a mutually agreeable time. Be open with your significant other. Share your values and opinions about spending and savings habits.

By opening the lines of communication, you can get on the same financial page before joining financial forces. - BPT


SPORTS

SATT: Almouj 'want to beat' EFG Bank Monaco

As the event enters the penultimate stage, EFG Bank Monaco are at the top of the table. But they cannot afford to rest on their laurels as Team Almouj Muscat trail them by just four points

MUSCAT: The battle for this year's EFG Sailing Arabia — The Tour (SATT) crown stepped up a notch on Wednesday as the eight international crews set out on the penultimate leg of the Gulf classic.

Leg 4 will see the crews compete over 160 nautical miles across the Arabian Gulf from Abu Dhabi in the UAE to Doha, Qatar. The stage is the fourth of five in the 763nm race around the Gulf in what is the region's premiere offshore regatta.

At the top of the table sit reigning champions EFG Bank Monaco, with two leg wins and a runners-up result to their name. But they cannot afford to rest on their laurels as



TO FIGHT HARD: Team Almouj Muscat are just four points behind the leaders EFG Bank Monaco.

arch-rivals Team Almouj Muscat trail them by just four points, and third placed Team Zain of Kuwait by 6.5 points.

"Three legs in and we're really close to being first so we're going to fight as hard as we can," said Team Almouj Muscat crew member Sultan Al Balushai.

"We want to beat EFG Bank Monaco really bad... they need to be really careful on this leg because we're coming for them."

Although just two legs remain — from Abu Dhabi to Doha then back across the Arabian Gulf to Dubai — they are worth more points than previous legs because of their length. With two more in-port race series also still to come in Doha and Dubai, more than half of the

total points for the regatta are still up for grabs.

It is just the incentive that Team Averda (GBR) need to scale the rankings from their current seventh position. The young sailors, led by solo sailor Andrew Baker, have threatened the top spots in previous editions of EFG Sailing Arabia — The Tour but have struggled to find their rhythm so far this year. A challenging Leg 3 saw them come home in seventh place, their worst result to date, but crewman Liam Gardner, a former Volvo Ocean Race team member, says they plan to reverse their fortunes in Leg 4.

"We were a bit down after Leg 3 but we've all sat down and had a chat about the next leg and we're all really pumped now," he said. "There

are still half the points in the regatta to play for so we're not out of it by any means. We can still finish on the podium and that's the goal. Leg 4 will be quite technical — our navigator Robin Elsey is going to have his work cut out, that's for sure."

After rising through the rankings to score a fifth place in Leg 3, their best result so far, Biennie Voile (SUI) have boosted their team for the penultimate stages in the form of new crewmembers Jann Schubach and Damian Suri. Schubach, 16, and Suri, 18, raised money through a crowdfunding campaign to join the team, taking time out of their studies in Switzerland to do so.

[Full story @ timesofoman.com/sports](#)

Read on [timesofoman.com/sports](#)



AFRICA TELLS FIFA IT WANTS 10 PLACES AT EXPANDED WORLD CUP

Africa will be looking to double the number of places it has at an expanded football World Cup, the continent's football association presidents have told soccer's world governing body FIFA.



CAPTAIN KOHLI ISSUES STARC WARNING TO INDIA'S BATSMEN IN PUNE TEST

Australia paceman Mitchell Starc has raised his game to the next level and India's batsmen need to be wary of his ability to trouble them, Virat Kohli said.



TOO MANY FOREIGNERS MANAGING PREMIER LEAGUE TEAMS, SAYS GIGGS

There are too many foreign managers in the Premier League and little opportunity for local talents, according to Ryan Giggs.



ITALY TURN TO FLY-HALF TOMMASO ALLAN FOR ENGLAND CLASH

Italy have drafted fly-half Tommaso Allan into their starting line-up as one of four changes for their Six Nations clash against England on Sunday.



WE COULD HAVE SCORED MORE, SAYS ATLETICO MADRID'S SIMEONE

Atletico Madrid coach Diego Simeone praised his team for perfectly executing his game plan in their 4-2 Champions League victory at Bayer Leverkusen.

T20 SERIES

Australia beat Sri Lanka to avoid whitewash

ADELAIDE: Australia beat Sri Lanka by 41 runs in their final Twenty20 game on Wednesday, avoiding a whitewash in the three-match series and salvaging some pride.

Australia got off to a flier courtesy

of captain and opening batsman Aaron Finch's 53 runs off 32 balls. His partner Michael Klinger scored a controlled 62 runs off 43 balls to help take the hosts to a total of 187.

Sri Lanka began impressively

but wickets tumbled as they struggled to cope with leg-spinner Adam Zampa, losing five wickets each. Australia were fielding a below-full-strength side. - Reuters

Zampa and medium pacer James Faulkner picked up three wickets each. Australia were fielding a below-full-strength side. - Reuters

[Full story @ timesofoman.com/sports](#)

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OMAN CRUDE PRICE FALLS

Oman Crude (April delivery) declined by 20 cents to \$55.36 per barrel, said Dubai Mercantile Exchange (DME). The average price of Oman Crude (March delivery) stabilised at \$53.93 per barrel, \$1.21 higher than February delivery. - ONA

MARKE

BUSINESS & FINANCE

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+ 2.42%

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+ 29.83
+ 0.65%

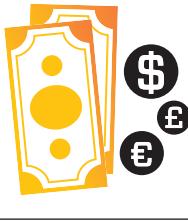
Saudi Arabia
7,062.85
+ 5.06
+ 0.07%

Kuwait
6,792.73
+ 26.37
+ 0.39%

Bahrain
1,342.75
+ 22.73
+ 1.72%

Qatar
10,879.83
- 53.86
- 0.46%

CRUDE OIL PRICE	
Type.....	Delivery.....Price
Oman Crude.....(Spot)	\$55.41
Dubai Crude.....(Spot)	\$54.83
Murban Crude.....(Spot)	\$56.40
Arabian Light.....(Spot)	\$54.97
N.Sea Brent.....(Spot)	\$56.90
West Texas Int.....(Spot)	\$54.52



CURRENCY RATES*	
Forex rates vs OMR1*	
US Dollar	2.58
Euro	2.43
Pound	2.06
Indian Rs.....	173.40
Pakistan Rs.....	267.59
Bangla Taka.....	205.30

* Rates as of February 22

Source: Bank Muscat



DRAFT RATES (OMR1)*	
Indian Rs	173.30
Pakistan Rs	272.00
Sri Lanka Rs.....	N/A
Bangla Taka.....	207.55
Phil Peso	130.30

* Rates as of February 22

Source: Oman UAE Exchange



GOLD PRICES*	
Muscat 24ct per gm (OMR)	15.85
Muscat 22ct per gm (OMR)	15.20
Dubai 24ct per gm (Dh)	149.75
Dubai 22ct per gm (Dh)	140.50

* Rates as of February 22

Source: Malabar Gold & Diamonds

Nama plans to raise OMR750 million fund

Times News Service

The long term fund raising advisory agreement was signed with Bank Muscat and JP Morgan for meeting Nama group's capital expenditure.

(DPC) and Rural Area Electricity Company (RAEC).

This follows the success of the first phase of the financial restructuring and long-term borrowing programme of Nama Holding subsidiaries which was characterised by increased participation interest by more than two-fold in most financial arrangements, whereby Nama Group was able to gain the confidence of financing partners, diversifying funding sources and widen its network of financial partnerships from regional banks to international banks.

The agreement will include some of Nama companies, which are Oman Electricity Transmission Company (OETC), Muscat Electricity Distribution Company (MEDC), Mazoon Electricity Company, Majan Electricity Company, Dhofar Power Company (DPC) and Rural Area Electricity Company (RAEC).

distribution and transmission network. "The funds will be utilised to support our subsidiaries' investment plans. Tranche II of the project comprises of three phases; procurement of bridge loans, advisory and implementation", said Hussain Al Balushi, chief financial officer of Nama Group.

"The plans are focused on delivering projects that support our growing customer base of 6 per cent per annum, improve the efficiency of our asset base, and to extend networks for the new generation capacities which are required to support new industrial projects and related electricity demand," he further added.

Times News Service

MUSCAT: Recovery on the Muscat Securities Market (MSM) is expected to gather momentum, thanks to better dividend announcements of the corporate sector and a firm trend in crude oil prices.

Dividend announcements so far were in line with the market expectations.

"The broad market outlook is positive, although a rally was not seen in the market," said Suresh Kumar, head of research at Al Maha Financial Services.

He said the market had remained flat in the last couple of months, after a rally amidst Opec's decision to cut oil pro-

duction. "Dividend announcements are in line with the market expectations, which are based on historic payouts. This is partially driving the market," added Suresh Kumar. Besides, the macro-economic factors are also favourable.

The MSM general index rose 17.32 points to close at 5,869.43, with 20.42 million shares changing hands on Wednesday. The major gainers include Oman Textiles, Oman Fisheries, Oman and Emirates Investment Holding, Galfar Engineering and Contracting, Renaissance Services and HSBC Bank Oman.

Better demand was seen in the case of stocks that lost value in the last month or so. > B2

Read on timesofoman.com/business



CHINA'S HOME PRICES RISE IN FEW CITIES IN A YEAR AMID CURBS

China's home prices increased last month in few cities in a year, signalling property curbs to deflate a potential housing bubble are taking effect. New-home prices, excluding government-subsidised housing, gained last month in 45 of the 70 cities tracked by the government, down from 46 in December, the National Bureau of Statistics said on Wednesday.



AIRBUS EARNINGS SLIDE ON A350 COSTS

Airbus Group's earnings fell 3.6 per cent last year as a late surge in aircraft deliveries failed to offset costs from ramping up output of the A350 twin-aisle model and the impact of engine glitches that curbed handovers of the latest A320 narrow-body.



OPEC NEEDS TO PROLONG CUTS TO ELIMINATE SURPLUS: TOTAL CEO

Opec and Russia will need to prolong their six-month deal to cut oil output if they plan to trim the global inventory glut that has kept a lid on prices, said Total Chief Executive Officer Patrick Pouyanne. "If they want really to have an impact on the market, which means to have the inventories going down because inventories are quite high, it will have to be extended beyond May," Pouyanne said on Tuesday.



VALE DOWNSIZING ITS DIVESTMENT PLANS THIS YEAR

Vale is downsizing its divestment plans this year as commodity prices recover, focusing on unloading less-important operations while jettisoning proposals to sell any of its prized iron-ore assets.

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MARKE

Lenders reject offer from Saudi Telecom

The lenders turned down the plan because it involved taking a loss on the loan, three people said, asking not to be identified because talks are private.

ISTANBUL: Banks rejected a Saudi Telecom plan to resolve a dispute over a missed payment on a \$4.75 billion loan at a Turkish unit, prolonging a five-month impasse on the debt, people with knowledge of the matter said.

The lenders turned down the plan because it involved taking a loss on the loan, three people said, asking not to be identified because talks are private.

Saudi Telecom's plan envisaged lending about \$160 million to its Otas unit — which missed the payment — and also buying a direct stake in the business, they said. At present, the Saudi company only owns an indirect stake in Otas. Otas — which owns 55 per cent of Turk Telekom — failed to make a \$290 million repayment in September on the loan, Turkey's biggest syndicated borrowing.

— Bloomberg News



According to market sources, MSM 30 companies alone have achieved a 16 per cent growth in net earnings at OMR630 million in 2016 and the payout of these major

companies is seen at 50 per cent.

130 listed companies

Scores of listed companies, including banks, leasing and hire purchase firms, oil marketing firms and utility companies, have already announced their dividends for 2016. As many as 130 companies are listed on the Muscat Securities Market, but a section of listed firms will not offer any dividend due to losses. Traditionally, telecommunication, oil marketing firms and utilities are the dividend pay masters in Oman.

Traded volumes on the Muscat bourse were moderate since the beginning of this year.

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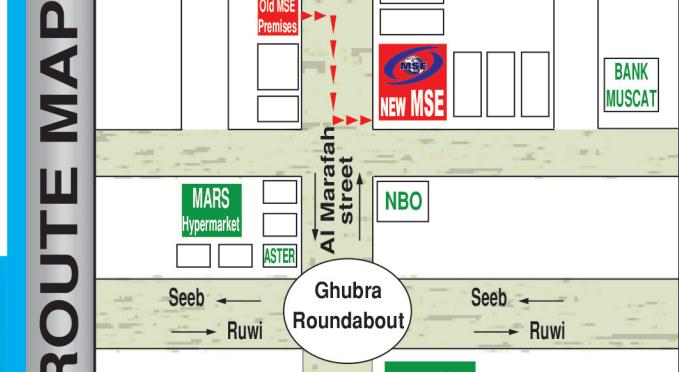
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INDICES

Index	High	Low	Value	Prev. Value	Diff.	Diff %
MSM30 Index	5,869.59	5,852.00	5,867.46	5,852.11	15.35	0.26
Financial Index	8,261.03	8,216.61	8,260.53	8,219.81	40.72	0.50
Industrial Index	7,949.15	7,929.33	7,939.54	7,917.87	21.67	0.27
Services Index	3,043.09	3,037.79	3,037.79	3,038.09	-0.30	-0.01
MSM SHARIAH INDEX	871.24	869.10	869.10	869.87	-0.77	-0.09

Trading Summary

Volume	Turnover	Trades	Market Cap.	Up	Down	Equal	Sec. Traded
20,929,542	4,128,886	1,011	17,847,808,180	16	8	15	39

SHARE PRICE BULLETIN FOR WEDNESDAY, FEBRUARY 22

ISIN SECURITY NAME VOLUME TURNOVER TRADES OPEN PRICE HIGH LOW CLOSE PR. PREV CLOSE... DIFF (R0) DIFF % LAST PR. LAST BID LAST OFFER MARKET CAP. PAR VALUE

REGULAR MARKET

OM0000001053.....OMAN TEXTILE HOLDING.....690.....341.....2.....0.494.....0.494.....0.494.....0.494.....0.494.....0.494.....0.494.....0.494.....0.000.....2,964,000.....1,000
OM0000003224.....RENAISSANCE SERVICES.....253,328.....63,254.....8.....0.248.....0.250.....0.248.....0.250.....0.246.....0.004.....1,628.....0.250.....0.248.....0.250.....74,694,419.....0.100
OM0000003961.....VOLTAMP ENERGY.....28,280.....14,875.....1.....0.526.....0.526.....0.526.....0.526.....0.526.....0.006.....1,154.....0.526.....0.526.....0.526.....31,823,000.....0.100
OM0000001772.....AL ANWAR HOLDING.....1,155,148.....226,591.....71.....0.195.....0.198.....0.194.....0.196.....0.194.....0.002.....1,031.....0.194.....0.195.....0.196.....34,300,482.....0.100
OM0000004768.....AL MADINA TAKAFUL.....1,969,972.....199,693.....111.....0.101.....0.103.....0.100.....0.101.....0.100.....0.001.....1,000.....0.100.....0.100.....0.101.....17,675,000.....0.100
OM0000002796.....BANK MUSCAT.....1,409,507.....677,827.....68.....0.476.....0.484.....0.476.....0.480.....0.476.....0.004.....8,404.....0.482.....0.480.....0.484.....1,198,200,124.....0.100
OM0000001483.....NATIONAL BANK OF OMAN.....1,816,642.....452,922.....107.....0.247.....0.252.....0.247.....0.249.....0.247.....0.002.....8,101.....0.249.....0.248.....0.249.....367,220,537.....0.100
OM0000003398.....BANK SOHAR.....205,681.....32,622.....13.....0.159.....0.159.....0.158.....0.159.....0.158.....0.001.....6,633.....0.159.....0.158.....0.159.....255,115,395.....0.100
OM0000001087.....OMAN UNITED INSURANCE.....93,200.....37,082.....7.....0.394.....0.398.....0.394.....0.398.....0.398.....0.000.....0.000.....0.398.....0.398.....0.400.....39,800,000.....0.100
OM0000001749.....OMAN CEMENT.....18,125.....8,881.....1.....0.490.....0.490.....0.490.....0.490.....0.490.....0.000.....0.000.....0.490.....0.490.....0.494.....162,127,628.....0.100
OM0000002820.....GULF INVESTMENT SERVICES.....26,700.....3,263.....7.....0.123.....0.123.....0.122.....0.122.....0.122.....0.000.....0.000.....0.122.....0.121.....0.122.....7,178,872.....0.100
OM0000003026.....OMAN TELECOMMUNICATION.....170,866.....240,067.....30.....1.405.....1.405.....1.405.....1.405.....1.405.....0.000.....0.000.....1.405.....1.405.....1.415.....1,053,750,000.....0.100
OM0000003968.....OOOREDOO.....491,962.....297,097.....69.....0.616.....0.620.....0.596.....0.604.....0.604.....0.000.....0.000.....0.596.....0.596.....0.600.....393,170,315.....0.100
OM0000005963.....PHOENIX POWER.....471,939.....68,903.....7.....0.146.....0.146.....0.146.....0.146.....0.146.....0.000.....0.000.....0.146.....0.146.....0.148.....213,539,813.....0.100
OM0000002176.....AL JAZEERA STEEL PRODUCTS.....314,674.....79,506.....32.....0.253.....0.253.....0.250.....0.253.....0.254.....0.001.....0.394.....0.250.....0.250.....0.253.....31,599,184.....0.100
OM0000001525.....OMAN INVESTMENT AND FINANCE.....302,000.....66,215.....26.....0.220.....0.220.....0.218.....0.220.....0.220.....0.001.....0.455.....0.219.....0.218.....0.219.....43,800,000.....0.100
OM0000002228.....AL JAZEERA SERVICES.....69,000.....13,388.....7.....0.195.....0.195.....0.193.....0.194.....0.195.....0.001.....0.513.....0.193.....0.193.....0.194.....11,873,629.....0.100
OM0000001962.....AL MADINA INVESTMENT.....1,614,944.....115,421.....37.....0.073.....0.073.....0.071.....0.071.....0.072.....0.001.....1,389.....0.071.....0.071.....0.072.....14,707,748.....0.100
OM0000002168.....AL ANWAR CERAMIC TILES.....158,800.....26,577.....10.....0.169.....0.169.....0.167.....0.167.....0.170.....0.003.....1,765.....0.167.....0.166.....0.167.....49,467,685.....0.100
OM0000001145.....PORT SERVICES CORPORATION.....943,151.....294,251.....75.....0.318.....0.318.....0.308.....0.312.....0.322.....0.010.....-3,106.....0.312.....0.310.....0.314.....29,652,480.....0.100
SUM.....11,514,609.....2,918,777.....689.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....0.000.....19,375,000.....0.100
TRADED SEC. 20

PARALLEL MARKET

OM0000001566.....OMAN FISHERIES.....1,632,310.....253,048.....78.....0.154.....0.157.....0.153.....0.155.....0.151.....0.004.....2,649.....0.153.....0.153.....0.154.....19,375,000.....0.100
OM0000001681.....OMAN AND EMIRATES INV. HOLDING.....602,529.....95,936.....31.....0.159.....0.161.....0.157.....0.159.....0.155.....0.004.....2,581.....0.157.....0.157.....0.158.....19,378,125.....0.100
OM0000003521.....GALIFAR ENGINEERING AND CON.....1,573,193.....152,035.....74.....0.097.....0.098.....0.085.....0.098.....0.095.....0.005.....2,105.....0.095.....0.095.....0.096.....28,218,122.....0.100
OM0000001517.....HSBC BANK OMAN.....1,675,975.....217,877.....34.....0.130.....0.130.....0.130.....0.130.....0.128.....0.002.....1,563.....0.130.....0.130.....0.133.....260,040,663.....0.100
OM0000004511.....ALIZZ ISLAMIC BANK.....15,136.....1,105.....4.....0.073.....0.073.....0.073.....0.073.....0.072.....0.001.....1,389.....0.073.....0.072.....0.073.....73,000,000.....0.100
OM0000002028.....GULF INTERNATIONAL CHEMICALS.....21,971.....6,352.....3.....0.291.....0.291.....0.289.....0.289.....0.286.....0.003.....1,049.....0.290.....0.288.....0.291.....6,069,000.....0.100
OM0000002366.....AL BATINAH DEV. INV. HOLDING.....17,550.....1,790.....5.....0.102.....0.102.....0.102.....0.102.....0.101.....0.001.....990.....0.102.....0.101.....0.102.....3,060,000.....0.100
OM0000002549.....BANK DHOFAR.....153,591.....39,635.....8.....0.257.....0.259.....0.257.....0.258.....0.257.....0.001.....0.389.....0.259.....0.255.....0.259.....489,993,961.....0.100
OM0000001178.....MUSCAT GASES.....149.....86.....1.....0.580.....0.580.....0.580.....0.582.....0.582.....0.000.....0.000.....0.580.....0.000.....0.590.....17,460,000.....0.100
OM0000001590.....MUSCAT FINANCE.....233,487.....32,688.....5.....0.140.....0.140.....0.140.....0.140.....0.140.....0.000.....0.000.....0.140.....0.140.....0.142.....37,340,181.....0.100
OM0000001723.....OMAN ORIX LEASING.....150,000.....20,250.....3.....0.135.....0.135.....0.135.....0.135.....0.135.....0.000.....0.000.....0.135.....0.135.....0.142.....33,980,319.....0.100
OM0000002200.....AHLI BANK.....166,530.....33,662.....6.....0.202.....0.202.....0.202.....0.202.....0.202.....0.000.....0.000.....0.204.....0.200.....0.204.....0.204

Food demand to grow at 4.5% to 3.9m tonnes

Oman has remained active in strengthening its food security by increasing domestic production. The contribution of agricultural sector will be 3.1% of the GDP by 2020 from 1.6% in 2015.

Times News Service

MUSCAT: Food consumption in Oman is likely to grow at a compounded annual growth rate (CAGR) of 4.5 per cent to 3.9 million tonnes in 2021 from an estimated 3.1 million tonnes in 2016. This growth is attributable to a 3.1 per cent and 2.4 per cent annualised increase in population and real gross domestic product, respectively during the period, according to the GCC Food Industry report published by Alpen Capital.

Further, demand is likely to be supported by tourist arrivals that are anticipated to increase on the back of the government's plan to strengthen the tourism sector through development of tourist spots and by encouraging private investments.

Dairy consumption is likely to witness the fastest growth at 6.1 per cent between 2016 and 2021, followed closely by cereals consumption at 5.4 per cent. While the consumption of cereals is



Mahboob Murshed, MD, Alpen Capital (ME) Limited. Supplied picture

set to rise due to its prominence in the daily meal, that of dairy is driven by increasing awareness about the associated health benefits. To meet the growing local demand for dairy, Mazoon Dairy Co. is expected to soon commence operation of a \$260 million dairy project, substantially reducing the country's import dependency. Consumption of fish is also likely to increase in the country going forward, contributing to the 5.2 per cent annualised consumption growth in the others category.

Food security

Oman has remained active in strengthening its food security by increasing domestic production, as part of its plan to raise the agricultural contribution to 3.1 per cent of the GDP by 2020 from 1.6 per cent in 2015. The government is developing four mega projects to boost self-sufficiency of red meat, dairy and poultry.

These projects, undertaken by state-owned Oman Food Investment Holding with an investment of OMR270 million are likely to commence production over the next three years.

The government is also supporting the local fisheries sector through an investment of \$1.6 billion under the National Fisheries Development Strategy 2013-2020. The strategy aims at increasing fisheries production from over 200,000 tonnes in 2014 to 480,000 tonnes by 2020 and creating 20,000 jobs. As part of the plan, the government will build a Fisheries Industrial Zone in Al Duqm SEZ, encompassing 60 processing facilities, cooling and freezing stores, and ship maintenance and repair workshops.

Demand-supply dynamics

The report presents the state of the food industry, while covering demand-supply dynamics across various food categories in the GCC nations.

The report also covers the recent trends, growth drivers, and challenges in the industry, along with the sector outlook until 2021. The report profiles some of the prominent food companies in the region, while highlighting their financial and valuation metrics.

"We expect the GCC food industry to grow at a sustainable pace.

This growth is primarily attributable to factors such as growing population, higher per capita income, and a vibrant tourism market, changing dietary habits and preferences, and increasing penetration of organised retail. Government as well as private sector investments are being channelled towards augmenting the domestic food production capacity and supply, even as securing food sources in other resource-rich countries remains a key priority," said Sameneen Ahmad, Managing Director, Alpen Capital (ME) Limited.

"Despite significant headwinds due to fall in oil prices, drop in infrastructure projects, job losses and attendant retail spend, the GCC food industry is forecasted to grow in the coming years. Food security remains a key priority for the GCC countries as the reliance on heavy imports continue owing to limited arable land, hot and arid climate, and fresh water shortage. We see several government initiatives aimed not only at enhancing domestic productivity, but also at investing in farmlands overseas to mitigate the risk. Despite this key challenge, the sector remains on the radar of investors who are looking at opportunities to enter the region or a specific country in the GCC to take advantage of what the sector has to offer. This has not only attracted new players to the market but also led to significant consolidation in the segment and we expect this trend to continue," added Mahboob Murshed, MD, Alpen Capital (ME) Limited.

According to Alpen Capital, food consumption in the GCC is expected to expand at a CAGR of 4.2 per cent from an estimated 48.1 million tonnes in 2016 to 59.2 million tonnes in 2021. This growth is primarily attributable to increase in the consumer base coupled with a higher per capita income, as the GCC economies stage a sustained economic recovery from the recent downturn.

"We have to keep on developing the infrastructure," Singh said. "A lot of the growth in India is not happening in Mumbai and Delhi, it's happening in tier-2, tier-3 towns."

Remote locations
Indian Prime Minister Narendra Modi has offered to fund some of the airlines' losses and to subsidise landing and parking charges if they fly to remote parts of the country as part of a recent policy. Modi has also vowed to cap airfares to stimulate demand in unserved airports, which constitute about 80 per cent of the country's total airports and airstrips.

SpiceJet, which was forced to shut down briefly in 2014 after running out of money, has many options to finance its plane orders, said Singh, an original co-founder who returned to run the carrier again.

Potential funding
Those include potential funding by the Export-Import Bank of the United States as well as sale-and-leaseback arrangements, he said. IndiGo, India's biggest airline, has ordered 430 Airbus A320neo jets on top of a previous order for 100 planes, making it the model's biggest customer in the world. Go Airlines India Pvt. has ordered 144 of the same model, while Vistaar, a joint venture between Tata Sons Ltd. and Singapore Airlines, said it is looking to order narrow- and wide-body planes. - Bloomberg News

AVIATION

Indian airlines need more than 850 planes

MUMBAI: India's airlines have ordered about 850 planes valued at about \$85 billion in recent years. SpiceJet Ltd., a budget carrier, says that is still not enough to meet demand.

SpiceJet, which last month ordered as many as 205 Boeing Co. jets worth \$22 billion, is being rather conservative with its purchases, the carrier's chairman Ajay Singh told Rishaad Salamat in a Bloomberg Television interview in Singapore on Wednesday. Demand will surge with more Indians starting to fly, fueled by economic growth in smaller towns, he said.

800 planes in 10 years

"With all the orders that all the Indian airlines have placed, counting for replacements, we will have 800 planes in 10 years from now," Singh said. "That is not a lot of planes."

What is the same number of planes that Southwest Airlines has today?

India — the world's fastest growing major aviation market — is among battlegrounds in emerging markets for planemakers like Boeing and Airbus Group SE, as a rising middle class flies for the first time.

Poor infrastructure

The potential has made Singapore Airlines Ltd. and AirAsia Bhd. set up local units that are grappling with poor infrastructure, cut-throat fare wars and taxes that make jet fuel the costliest in Asia.



Watch the video online @ timesofoman.com/timestv

COMMENTARY

Loan loss provisions in the case of finance and leasing firms



BINDU VARGHESE

Continuing with KPMG's insights into the Oman Tax Law, this week, we seek to highlight the intricacies involved in the tax treatment of provisions made by finance and leasing companies (FLCs) against their loan receivables. Under the regulatory framework governing FLCs in Oman, they are required by the Central Bank of Oman (CBO) to mandatorily establish loan losses provision (LLP) in their annual financial statements.

Two types of provision
These provisions are of two types — specific loan loss provisions (SLLP) based on loan classification into prescribed categories including special mention, substandard, doubtful and loss accounts and at prescribed percentages applicable

to each category ranging from 5 per cent to 100 per cent; and general loan loss provisions (GLLP), being additional general provisions over and above SLLP, of at least of 1 per cent of standard and special mention non-personal loans, and 2 per cent of standard and special mention personal loans.

Tax authority

Historically, based on directives issued in respect of Oman's old tax law, the tax authority allowed LLPs created by banks (to the extent recommended by the CBO) to be deducted from their taxable income and denied such deduction to finance and leasing companies, who were only allowed deduction to the extent of bad debts actually written off during the tax year.

New Tax Law

However, with the promulgation of the new Tax Law in 2009 by Royal Decree (RD) 28/2009 (Tax Law), the tax department started allowing such deduction of both SLLP and GLLP even to FLCs.

This was pursuant to the Tax Law defining banks as "the meaning specified in the Banking Law previously referred to" and the Banking Law includes leasing, factoring and hire purchase financing within the definition of banking business.

This paved the way for FLCs

to be considered at par with banks in terms of their eligibility to this benefit of deduction of LLPs.

Article 66

Article 66 of the Tax Law states that "in determining taxable income of any bank for any tax year, there shall be deducted provisions established for loan losses, to the extent of the amounts of such provisions required to be established on a date nearest to the bank's balance sheet, prepared for an accounting period ending during that tax year, to comply with the recommendation of the Central Bank of Oman, provided that the loan was made in the normal course of the banking activity."

Accordingly, the Tax Law now has a specific provision allowing deduction to both banks and FLCs, for LLPs to the extent of the recommendation made by CBO in its report dated nearest to the company's balance sheet date. If the LLPs established by the company in its financial statements are in excess of the Central Bank of Oman recommendation, it would be required to offer such 'excess' provisions to tax and claim tax deduction in the year in which the CBO recommendations match the provisions established by the company.

While the CBO, in its annual examination report, specifically

recommends the specific loan loss provisions to be maintained by the company, it may or may not make a specific mention of the GLLP in their report.

The Tax Department's current practice is not to allow tax deduction of GLLP unless they are specifically mentioned in the CBO annual examination report and covers the GLLP established by the company.

Therefore, in order to get such tax deduction for the GLLP, FLCs should endeavour to ensure that the CBO specifically includes GLLP recommendation as well, besides the specific loan loss provisions, in its annual examination report.

Finally, FLCs should note that following a specific provision in the Tax Law allowing a deduction for provisions for loan losses as mentioned above with effect from the Tax Year 2010, they would be able to claim a deduction even for loan losses established prior to 2010 so long as these are covered in the CBO report closest to the tax year 2010.

This position has been accepted by the tax authorities in the assessments of some of the FLCs recently completed and comes as a significant relief to FLCs and gives them a level playing field with banks.

* The writer is tax manager at KPMG Oman and specialises in the financial services sector.



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FEATURE

AMAZON

TO TRANSFORM

SHIPMENT

PLANS



Amazon, perhaps more than any other company, has the ability to create a one-stop, one-click shipping portal that would vastly simplify the process for manufacturers, while making it easier for them to track shipments.



Consumers of Amazon can just choose the desired delivery date for your goodies and click. For the manufacturers who have to get those products to you, however, shipping remains a troublesome, inefficient, stubbornly analog business. Your 'one-click' often translates into multiple phone calls, emails, faxes and reams of paperwork - all coordinated by a knowledgeable and well-connected professional.

So Amazon, which prides itself on upending old ways of doing business, is now looking to transform the shipping industry as it has the retail industry. Between October and January, it arranged for the shipping of at least 150 containers of goods from China to the US. That is an infinitesimal proportion of the millions of containers sailing between the two

countries every year.

But Amazon is just getting started - and the company is not alone.

Last month, Alibaba started

booking

space

for

its

suppliers

on

Maersk

container

ships,

joining

a

growing

wave

of

e-commerce

companies

looking

to bring

greater

efficiency

and

transparency

to the \$160 billion business of arranging cargo shipments.

Amazon's interest in the arcane world of freight forwarding dates back to 2012, when the Seattle-based company first allowed Chinese suppliers to sell goods in Amazon's online marketplaces. Sellers can either ship products directly to customers or to Amazon, which then packs and delivers the products on their behalf. Already, 62 per cent of Chinese e-tailers sell on Amazon platforms. Making shipping more straightforward - and, hopefully, cheaper - would in theory make Amazon

a more attractive platform for these companies than, say, Alibaba or eBay.

At the moment, there is nothing easy about shipping, at least not for the kind of small- and medium-sized companies that tend to sell on Amazon.

Large appliance brands and other major manufacturers have the scale to arrange and negotiate good rates for shipments directly. Everyone else has to engage the services of a freight forwarder. The role of the forwarder is all-encompassing. The job includes negotiating the best rates and most efficient use of multiple modes of transport, including trucks, rail and ocean-going vessels. The forwarder has to prepare all the accompanying paperwork as well, including customs documentation. When a problem arises - say, a container is delayed at port - the freight forwarder is

expected to have the longstanding relationships needed to get it moving again.

Customer service

The customer-service aspect of freight forwarding in particular has long resisted automation; there's no easy way to replicate relationships with shipping companies and port officials. But that does not change the fact that freight forwarding is opaque and highly inefficient. For example, the ability of forwarders to determine the best rates and speeds for shipping is oftentimes limited to a proverbial (and sometimes real) rolodex. Online portals where manufacturers can track their shipments are largely unknown. Stop by one of the many freight forwarders who offer their services in a port city like Shenzhen and you are almost certain to see a fax machine humming.

Cost-effective shipping

Amazon thinks technology can eliminate many of these inefficiencies. For example, determining the fastest and most cost-effective shipping rate is really a question of data collection and analytics -- two things Amazon does very well (and smaller startups are already doing successfully).

Amazon's size and data capacities should allow the company to buy up many more containers and coordinate more shipments than any individual freight forwarder could.

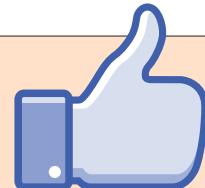
More efficient logistics would also help Amazon cut down on various transaction costs, including booking fees and government filings. And finally, Amazon, perhaps more than any other company, has the ability to create a one-stop, one-click shipping portal that would vastly simplify the process for manu-

facturers, while making it easier for them to track shipments. That is a considerable competitive advantage. Eventually, Amazon could offer the service to any manufacturer, even those not selling on its platforms.

Indeed, for companies such as Amazon and Alibaba -- whose OneTouch service has been helping Chinese manufacturers arrange air freight and customs clearances since 2010 - freight forwarding represents a side business that helps them extend their reach deeper into the global supply chain. But as their efforts begin to lift the industry out of the dark ages, technology should make the process of shipping cheaper and more accessible to more companies than ever before. That's good news for consumers and a globalising economy that could use a fresh wind in its sails.

-ADAM MINTER/Bloomberg News

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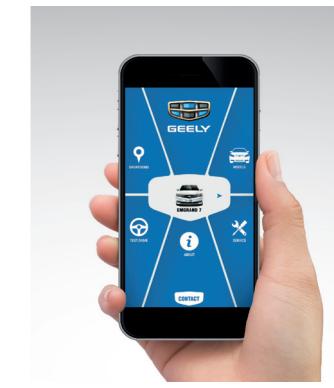
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ROUND-UP



Geely sets new standards in customer satisfaction

Geely Oman services are available through its mobile app, website and just dial options, making it easier for the car buyers to make the best choice at affordable prices.



ing services through its mobile app, website and just dial options, making it easier for the car buyers to make the best choice at affordable prices, says a press release.

Geely Oman app

Geely Oman app, available both in English and Arabic versions, is an android app launched in order to make Geely automobile services easily accessible on mobiles at any point of time. It offers information regarding complete vehicle range, its features and specifications, test drive booking, finding the nearest showroom and service centre, service appointment booking and exclusive offers.

Website

In addition to the information provided in the app, the official website facilitates online services to book an appointment with service experts, sign up for the offers and surprises along with the contact details. Here you can also follow them on social media (Facebook, Twitter, Whatsapp, Instagram) for videos and latest updates. A blog containing news on latest events and achievements is also maintained.

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Apart from the app and website, you can also avail these services just by a call. TAC's CRM team will be always available to answer you on 94440666. Creating refined cars and revolutionising the car industry in Oman, the Geely brand promises quality and safety.

The Geely Emgrand GT was voted the second best in The National's Car of the Year Award, thus creating waves and fostering expansion into the Gulf region. With an aggressive profile that blends the best of modern design and classical aesthetics, the all new Emgrand GT #SuperSedan, the flagship fastback sedan, is one of the most advanced and innovative

vehicles Geely has ever produced.

Available in sedan and hatchback models, Emgrand 7 ensures a comfortable drive. Having achieved great success in the European Safety Collision Test, Emgrand 7 sedan is China's first proprietary model that flaunts plush interiors, leather seats, ample space with ergonomic design, audio controls at your fingertip, automatic air conditioner and a range of distinctive features to enhance comfort and offer a relaxed and smooth experience.

Emgrand X7 is jointly designed and developed by GEELY Automobile Research Institute and the world famous automobile design company, GIUGIARO Design Company. Profound with domineering force and dynamic performances, it has an advantage in technical quality, chassis design and comfort driving and riding experience.

The Emgrand X7 Sport is Geely new generation of SUV designed to perfection. Protected by the latest passive safety system from Bosch and tuned in the United Kingdom by MIRA for uncompromising ride and handling, it is a clear testament of Geely commitment to create world class SUV.

INTEGRATED SOFTWARE PROGRAM

Locally developed ERP software set to provide cost effective IT solution to SMEs

MUSCAT: Ibn Hyun Economic, Financial and Management Consultants recently announced the completion and launch of its software Count Profit ERP, an integrated software program for all business functions.

Along with the main ERP, it offers two industry and function specific programmes, the Count Profit Real Estate Management Software and the Count Profit Human Resource Management Software

ket is already a multibillion dollar industry. The market is easily expandable to the Middle East where the business processes are much the same.

Dinesh Narayanan, the country manager of the software division of Ibn Hyun Economic, Financial and Management Consultants, said, "Our primary target is the small and medium sized enterprises in Oman which consist of about 20,000 enterprises approximately and we intent to cover at least 15% of these. Our products have the potential to integrate low income SMEs as well as established enterprises. We look forward to associating with local corporations to spread the open source message in Oman which will help generate immense financial benefits to the local market. Our objective is to provide a cost effective software solution with quality designs and advanced technology."

There are few established proprietary ERP products which are developed outside Oman comprising license charges. It's been noticed that these massive charges have led to a considerable shift in users' preference from proprietary software to open source software. One such example of open source software success is that of Android which was initially developed by Android Inc. and later bought and unveiled by Google.

A new and emerging market, the open source software mar-

ENGLISH LANGUAGE TEACHING

MEC ELT Symposium 2017 to be held today

The theme of the symposium is 'Tesol in Oman: Innovations, Challenges and Future Perspectives'

share their ideas on current teaching practices, innovative methods of teaching, the challenges and future directions in language teaching and learning in Oman.

The keynote address will be given by Dr Saleh Al Busaidi, associate professor of English as a Foreign Language at the College

of Education, Sultan Qaboos University (SQU), Dr Tony Waterman, Celta/Delta trainer and an FCE, CPE and IELTS examiner and trainer at the Royal Air force of Oman, Dr Yogesh K Sinha A, Professor, Department of ELT, Faculty of Language Studies, Sohar University and Co-Chair, Higher Education Interest Section, Tesol, USA (2015-2017) and Dr Tareq Al Damen, HoD of the Centre for Foundation Studies at Middle East College.

HEALTHCARE

KOH offers affordable dental treatments

MUSCAT: Get your teeth treated at affordable rates at Kims Oman Hospital (KOH).

KOH is offering dental treatments like scaling, filling, normal extraction, root canal treatment, etc. at its top-notch dental department, says a press release.

The special offers are available between 10am and 1pm.

"Dental health is very important to our overall well-being. Regular dental checkups and follow-ups are essential to maintain total dental and oral health," said Dr Smitha Tharakan, dental surgeon at KOH.

KOH is well-equipped to provide a number of both cosmetic



and therapeutic dental solutions in a world-class ambience, supported by well-experienced practitioners and the most advanced facilities.

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ROUND-UP

Mitsubishi completes final Team Pajero Desert Adventure 2016-17

Convoy of 58 Pajeros tackled Wahiba Sands on Fourth and Final 'Team Pajero Desert Adventure' trip of 2016-2017

MUSCAT: General Automotive Company (GAC), the official distributors for Mitsubishi in Oman, has successfully completed the fourth and final trip of its annual desert excursion, the 'Team Pajero Desert Adventure'.

The trip saw just over 240 people in 52 Mitsubishi Pajeros drive into desert for a weekend of fun and adventure. Organised by GAC specifically for Pajero owners and

enthusiasts, each of these trips gives Pajero owners a taste of a true desert adventure in the vehicle best suited to handle the challenge, says a press release.

Driven by popular demand, the Team Pajero Desert Adventure had been split into four separate groups this year; the most recent being the final of the four trips. The next series of trips are one again expected to begin in the final quarter of the year.

Commenting on the desert adventure, Manoj Ranade, the GM of General Automotive Company said: "Providing our customers with an opportunity to experience the true off-road capabilities of the Pajero under the watchful eye of a fully equipped crew of Marshalls and mechanics has always been the core objective of our annual Team Pajero Desert Adventures. It is also the reason behind its immense success and popularity, and the demand for which has been growing with each passing year. In fact, each of the trips we con-



ducted this year have been a grand success, and collectively, including the latest trip, we have taken over 1000 customers and 220 Pajeros into Wahiba Sands over just these past four months."

The final trip, which began at the Mitsubishi showroom on February 10, saw just under 240 Mitsubishi customers in 52 Pajeros, set off towards the desert. They were guided by GAC staff members in Marshall Vehicles on a predefined course as they headed to the Al

Raha Camp at the Wahiba Sands.

Once at the Al Raha Camp, the convoy of Pajero vehicles were escorted by Marshalls and provided with specialised desert driving training. The drivers were then taken on a dune bashing session, after which the group is taken atop a dune overlooking the camp to witness the stunning sunset. Once back at the camp a large number of activities and entertainment was prepared for the families to enjoy. The following morning, camel rid-

ing sessions and dune bikes were provided for the customers to use at their discretion. The convoy left the camp and returned to the Azaiaba showroom shortly after.

Reiterating the success of the 'Pajero Adventure', B S Rana, one of the Mitsubishi customers who attended the final event said, "It was a wonderful experience being a part of Team Pajero Desert Adventure. My family enjoyed every moment of the tour. The manner in which it was organised reflects high levels of professionalism and quality I have gotten used to with the brand. The hospitality and personal care shown to us by the entire staff at GAC was highly appreciated. I will most definitely try to participate in the Team Pajero Desert Adventure in the coming years as well."

"The entire event was fantastic and was enjoyed by my entire family. I personally enjoyed the dunes driving experience the most. The Pajero has proven its robustness and durability in even the toughest

conditions. I have to say that the Pajero is not only value for money, but has also been a real asset to our company. I would like to express my sincere gratitude to all members of the GAC team for their guidance, patience, and support throughout the entire trip," added N. Appa Rao, another Pajero customer who attended the trip.

"This most recent trip brings our Team Pajero Desert Adventures for 2016 - 2017 to a close. On behalf of the management at GAC I would like to thank all the staff at GAC for their hard work on organising and overseeing each of the trips.

"I would also like to thank all our customers for their participation in these events, without whom these trips would never have seen the success and popularity they enjoy today. I look forward to seeing many of them in the next series of trips as well, together with the new faces that will join the ever growing Pajero family in 2017," added Manoj.

HEALTHY EATING OPTION

Enjoy delectable range of Khayrat frozen fruit pulps from A'Saffa Foods

MUSCAT: A'Saffa Foods, Oman's leading fully integrated poultry, snacks and allied foods producer, has a range of tasty and refreshing frozen fruit pulps products under its Khayrat brand.

The products are sourced from India's agriculturally-rich farms - where they are specially grown, picked ripe and quick frozen, to offer the very best for families across the Sultanate. Offering consumers of all ages a healthy eating option - Khayrat frozen fruit pulps do not contain any artificial flavours, and are rich in vitamins, making them a great addition to any mealtime or snacking occasion for kids and adults alike, says a press release.

Fruits used in the brand's Khayrat pulp range are cultivated and harvested in the fertile and pristine acres of some of the best fruit orchards in India and are packaged in a manner such that the retain natural sweetness, aroma and colour



Fruits used in the brand's Khayrat pulp range are cultivated and harvested in the fertile and pristine acres of some of the best fruit orchards in India and are packaged in a manner such that the retain natural sweetness, aroma and colour

of natural, healthy, pure and tasty products and we are very proud to serve frozen fruit pulps to the market. We have brought the Khayrat range of fruit pulps to Oman a couple of years ago - as we wanted to introduce customers to the possibility of having a wide variety of fruit pulps available for their direct consumption or cooking purposes throughout the year and not

only during a specific season."

"The name Khayrat means 'the finest of crops' or the 'best quality ingredients' and this is what we strive to provide for our customers in everything we produce.

"As is with all of our food products, we have undertaken extensive research and are very confident that with the A'Saffa Foods stamp of quality behind them, the

Khayrat range of products will continue to delight our customers. We take great pride in our food and will continue our tradition of serving family-favourite foods that are healthy and wholesome," he elaborated.

It is noteworthy that frozen fruit pulps are just as nutritious as fresh fruit. They are full of vitamins and minerals that help the body protect itself against diseases. Fruit pulps also contain fibres that are essential for good intestinal health and keep one in touch with their appetite. That's not all, with Khayrat Frozen Fruits Pulps, families need not wait for a particular season to enjoy a particular fruit juice or dessert and can savour the fruit-pulp they crave at any point in the year.

SUPPORT



Ooredoo sponsors entrepreneurship, innovation lecture

MUSCAT: Reflecting its growing popularity with Oman's burgeoning entrepreneurial community, Ooredoo recently sponsored an entrepreneurship and innovation lecture hosted by The Research Council (TRC) at the Ministry of Higher Education auditorium in Airport Heights.

The lecture was delivered by international expert, author, and senior consultant Professor Dr Paul Iske of the Maastricht University School of Business and Economics in Holland. Many people attended the event, which was held under the patronage of Dr Abdallah bin Mohammed Al Sarmi, Undersecretary of the Ministry of Higher Education, and included the participation of senior government officials, entrepreneurs, and students from across the Sultanate, says a press release.

During the lecture, Dr Paul Iske highlighted the importance of creating an innovation-friendly ecology that was responsive to local and international trends, fostering social harmony in addition to spurring creativity and entrepreneurial excellence. The speaker also detailed how to build

research capacity, research networks that facilitate knowledge transfer and stimulate development in all areas.

Saeed Sadiq Mohammed Al Laati, director of Business Marketing at Ooredoo, said, "We believe innovation is key to driving the sustainable development of the Sultanate's burgeoning entrepreneurial community. To that end, we were proud to sponsor today's lecture and gain a deeper insight into how we all can collectively contribute to creating an environment that promotes and embeds innovation in all operations."

He added, "Throughout Dr Paul Iske long and distinguished career, he has shared the importance of experimentation, entrepreneurship and breakthrough innovation with people across the world. Renowned for his commitment to inspiring and teaching, Dr Paul Iske has earned a reputation for encouraging sustainable value creation and knowledge management. With his expertise, we were able to learn best practices related to innovation and how to apply them on a day-to-day basis."

AGREEMENT



Polyglot Institute signs MoU with IH Frankfurt in Germany

MUSCAT: Polyglot Institute recently signed an MoU with IH Frankfurt situated in Germany.

The MoU has been signed by Al Qassim bin Mohammed Al Harthy, the chief executive of the Polyglot Group and Martin Friedrich, the director of IH Frankfurt, says a press release.

This MoU enables both parties

to conduct courses, both in Oman and Germany in different fields such as languages.

Polyglot Institute is a leading institute in teaching Arabic as a foreign language and receives students from both inside and outside of Oman to practice the Arabic language and learn about the Arabic culture.

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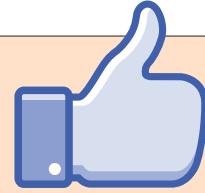
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ROUND-UP



ToI property show to bring elite builders

The two-day event is scheduled to be held on Friday and Saturday, from 10am to 8pm

MUSCAT: The 11th edition of Times of India (ToI) Property Show, brings to you the most elite builders from Pan India. The two-day event is scheduled to be held on Friday and Saturday, from 10am to 8pm at Hotel Al Falaj, Ruwi.

This grand event will showcase a selective list of builders of repute and fame across India, with location specific projects/ projects from multiple cities like Bangalore, Pune, Delhi, Mumbai, Noida, Goa, Hyderabad, Kerala etc all under one roof, including worthwhile investments in tier 2 and 3 cities too, says a press release.

Lijahas Ussain, director of Lynx, which is organising the property exhibition along with Times Of India and Arab Gate Expo said, "The Times of India Property Show firmly aims to meet the demand for different mix of properties, a wide variety of homes from all over India particularly, 2 and 3 tier towns that are gaining as lot of attention and serves as an ideal investment option for NRIs, apart from the metros. The previous editions of the property show have attracted a large number of visitors and many of them have got rich dividends from their visit. This year, we have selected those builders who have proved their merit in the market. This exhibition will have top builders and developers who have not only excelled in their field but have a wide range of products on offer for customers."

M. I. Sait, chairman, Mindscape Expo said, "We are very excited in having this property show in Muscat. We believe that all our properties do provide our customers with attractive offers, luxurious living spaces, large residential townships and contemporary lifestyle in a green and natural environment. Buying a home has

become so easy with the demonetization and the implementation of Real Estate Regulation Act (RERA) rules bringing professionalism, standardisation and transparency to the buyer."

Some of the leading builders showcasing their properties in India:

Brigade Group

Brigade Group was established in 1986, with property development as its main focus. Today, Brigade Group is one of South India's leading property developers. Headquartered in Bangalore, Brigade has branch offices in several cities in South India, a representative office in Dubai. Brigade has a uniquely diverse multi-domain portfolio that covers property development, property management services, hospitality and education. Projects extend across several major cities in South India: Bangalore, Chikmagalur, Hyderabad, Mangalore, Mysore & pre-launch projects in Chennai.

Paradise Group

It's been a long yet fruitful journey for Paradise Group. A journey that began more than two decades ago with a clear aim of providing a lavish and appealing space for all to dwell. It has come a long way after constructing more than 100 successful projects across Navi Mumbai & Mumbai as of today's date. This rendezvous of more than 25 years has made Paradise group a team of highly experienced construction experts. A real estate company that is living the future is Paradise Group.

With structures that are a beautiful mix of high-end luxuries and modern amenities and pose with an elegant touch of culture, Paradise properties have attempted to make this world a better place to live in. It is proud to have constructed 2.5 million sq. ft. of land area that gave the customers best places to live and an enhanced quality of life. At present Paradise is developing over 12.5 million sq. ft. of land area across prime locations of Mumbai & Navi Mumbai like Kharharg, Panvel, Taloja, Ulwe, Dronagiri, Kalyan, Chembur, Dombivli and Lonavala providing highly innovative, state-of-the-art construction for the classes as well as the masses.

With an extremely progressive attitude, today it is marching ahead towards a bright future with a massive land bank of another 12.5 million sq. ft. of land area to bring in a big change in present housing concepts.

Lodha Group

Established in 1980, privately held Lodha Group is India's No 1 real estate developer and amongst the world's select multinational real estate developers with presence in India and the United Kingdom. The company is one of the most profitable players in India and the largest by sales for three consecutive years.

The group is currently developing an estimated 43 million sqft of prime real estate with the largest land reserves in MMR, and has 28 ongoing projects across London, Mumbai, Pune and Hyderabad and expanding in Bangalore.

The group has the largest land bank of over 6,200 acres with an estimated saleable area of ~553 million sq. ft. In FY 14-15 alone the company delivered 5.7 million square feet and 5,500 units across projects. The group plans to deliver more than 11.8 million sqft in FY 15-16. Lodha's vision of 'Building a Better Life' extends across markets with several landmark developments to its credit including World One - the world's tallest residential tower, and Palava City - the first Greenfield smart city in the country. The group has brought some of the top global names including Armani/Casa, Trump, Philippe Starck, Jade Jagger, Kelly Hoppen, Greg Norman and Pei Cobb Freed to India. The Group has recorded the biggest land deal in India till date, buying a plot for INR 4,053 Cr from the Mumbai Metropolitan Region Development Authority (MMRDA) in 2010, where it is developing New Cuffe Parade, a world-class mixed use development set to become the new city centre of Mumbai. The group has acquired other notable land parcels in Mumbai such as the 88-acre land parcel in the Thane region; the 17 acres Mumbai Textile Mills parcel for ~INR 2,727 Cr from DLF, and the famous Washington House property on Altamount Road from the American government.

Lodha Group is one of the larg-

est corporate entities in Mumbai, with over 3,870 direct associates and over 25,000 workmen at its sites. It has the largest technical manpower in real estate (1,800+ engineers, 800+ management professionals, 150 designers and architects) supporting an 1,800 strong construction management team. The company also comprises of over 550 marketing and sales professionals, supported by 300 customer care representatives. The group is also the largest premier B-school recruiter, having employed over 300 fresh graduates.

Godrej Properties Ltd.

Godrej Properties brings the Godrej Group philosophy of innovation and excellence to the real estate industry.

Each Godrej Properties development combines a 119-year legacy of excellence and trust with a commitment to cutting-edge design and technology. Godrej Properties is currently developing residential, commercial and township projects spread across approximately 11.98 million square metres (129.56 million square feet) in 12 cities.

In the last three years, Godrej Properties has received over 100 awards and recognitions, including the 'Most Reliable Builder for 2014' at the CNBC AWAAZ Real Estate Awards 2014, 'Innovation Leader in Real Estate' award at the NDTV Property Awards 2014 and 'Popular Choice - Developer of the Year' award by ET NOW in 2013.

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It has done so for over 25 years having developed numerous prestigious projects in places like Virar and Palghar. Whilst building homes, it has also built a credible reputation of trust, reliability and quality. At IPSIT a home is that cares as much as you do for privacy. Delightful homes that offer a harmonious and good living.

'SCRATCH AND WIN'

TSC promotion kicks off today

MUSCAT: The Sultan Center (TSC) is commencing its 'Scratch and Win' campaign that guarantees customers an array of exciting prizes.

The promotion, which kicks off today will run through March 4 across all TSC stores in Oman. This time around the store has made sure that for every scratch coupon there is a definite and surefire win, says a press release.

Rewarding customers

Commenting on the promotion, Mahmoud Al Sheikh, marketing

manager - The Sultan Center said, "At the The Sultan Center it is all about catering to our valued customers. This campaign is special because it is our way of showing appreciation to our customers for their continued patronage."

With the 'Scratch and Win' contest, there are many exciting prizes to be won. Any customer who spends OMR20 or more will receive a scratch and win coupon, prizes range from 32GB iPhone 7 and 50-inch TVs, to meals from KFC, gift vouchers and OMR5 worth tickets to Marah Land.

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1BHK & 2BHK Fully Furnished flats with Top Class Furniture, LCD TV, Satellite Connection, Split AC, Washing Machine, Refrigerator, Cooker Hob, Gas, Swimming Pool, Gym, 24hrs Wifi - in Al Khuwair
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2. (1&2 BHK WITH SPLIT AC UNITS) NEAR AL NAHDA TOWERS/ VACHAS HYPERMARKET AZAIBA-GHALA
CONTACT: 94652485 / 99273774 / 99202278

FOR RENT

HAR Complex MSQ
MSQ, Madinat Al Alam, Qurm/Shatti Al Qurum
Ghubrah, Darsait, Ruwi
YOUR PROPERTY MANAGER For viewing please call 99466729, 99316410, 92841690, 91313271, 24694088 or email us on :hartc@omantel.net.om

FOR RENT/FOR SALE

Warehouse, Freezer, Cold store Industrial, Commercial land in Ghala, Rusayl, Barka, Mabella Musfa & Sohar.

Contact - 95115434 / 97379938

SHOWROOMS BASEMENT FOR RENT AT WADI KABIR HIGHWAY

Showrooms 300 sqm RO.1500 pm
Basement 350/- SQM ro. 700 PM
Contact : 93966525 call after 11 am

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Brand new spacious 2 BHK flats & road facing shops available for rent in Amerat. Good location 7 peaceful environment.
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TOTAL AREA 2600 SQM
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WITH REASONABLE RENT
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INDUSTRIAL LAND FOR RENT

26,000 SQM & 10,000 SQM industrial land in Barka industrial area for long & short term rent.
Near the main road.
Suitable for warehouse, camp & open yard storage.
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FOR RENT

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2 BHK at Darsait, near ISD - 275/-
3BHK specious new flat at Mumtaz area - 375/-
2BHK fully furnished flat at Bousher 35- 400/-
2BHK fully furnished flat in Aziba Mall - 575/- & 600/-
2BHK fully furnished flat at Mawaleh South - 450/-
2 BHK at Ghala area - 300/-
1, 2 & 3 BHK flat at Al Khoudh near SQU - 200/-, 225/- & 300/-
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31 Aug and long term option. Contact- 95570493

1 BHK flat available for rent

located in Wadi Kabir, opposite newly built Indian School International.

Walking distance to Indian school primary. 2 KM distance to Sri Lankan School. 1 bed, 2 bath,

hall/dining, kitchen, 2 split A/Cs, maintenance and caretaker. Rent 260/- available for short term till

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3 BHK flat available for rent

located in Wadi Kabir, opposite newly built Indian School International.

Walking distance to Indian school primary. 2 KM distance to Sri Lankan School. 1 bed, 2 bath,

hall/dining, kitchen, 2 split A/Cs, maintenance and caretaker. Rent 260/- available for short term till

31 Aug and long term option. Contact- 95570493

Flat for rent in new Darsait.

Contact: 99777351

1 BHK flat available for rent

located in Wadi Kabir, opposite newly built Indian School International.

Walking distance to Indian school primary. 2 KM distance to Sri Lankan School. 1 bed, 2 bath,

hall/dining, kitchen, 2 split A/Cs, maintenance and caretaker. Rent 260/- available for short term till

31 Aug and long term option. Contact- 95570493

Flat for rent in new Darsait.

Contact: 99777351

1 BHK flat available for rent

located in Wadi Kabir, opposite newly built Indian School International.

Walking distance to Indian school primary. 2 KM distance to Sri Lankan School. 1 bed, 2 bath,

hall/dining, kitchen, 2 split A

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Interested party may contact:
Ali 99411607 / Luoy 92466266 for further information.

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Apartment for rent three rooms and a hall - kichen-4bath-Next to City Centre Al mawalah. #99336778

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FOR RENT
Building Material Shop for sale well-furnished running building material-electrical shop (4 shutter / 200sqm) in Al-Khoudh- 6, for immediate sale-shop with stock or stock only. Serious buyers may please Contact: 94320909

FOR SALE
6 Villas of six bedrooms each under construction in one compound in Bausher near Muscat Private Hospital. Prices range from 158 thousand to 173 thousand for each villa. Each villa has three floors and 369 sq mtr build up area. Completion date October 2017. No Brokers Please. Tel: 99333479 or 95215360 or 97509955

BUSINESS
Fully furnished room with Wi-Fi opposite Muttrah Hotel. #99524700

FOR RENT
New family flats in Darsait, 5 rooms, hall with A/C, 4 bathrooms, balcony overlooking the sea R.O. 550/- per month. #99315986

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GOOD NEWS
Sharing accommodation available in Sidab. Contact: 99378964

FOR RENT
Flat in Amerat 5th, 1st floor, 4 bedroom, family hall, kitchen & 3 bathrooms with A/C. R.O.250/- Contact: 95522405

FOR RENT
3 BHK villa Madinat Sultan Qaboos, R.O. 550/- Contact: 97799175 / 92144045

FOR SALE
6 Villas of six bedrooms each under construction in one compound in Bausher near Muscat Private Hospital. Prices range from 158 thousand to 173 thousand for each villa. Each villa has three floors and 369 sq mtr build up area. Completion date October 2017. No Brokers Please. Tel: 99333479 or 95215360 or 97509955

BUYING/SELLING
Single A/C room for bachelor near Darsait Lulu. Contact: 92120626

FOR RENT
2 BHK in Muttrah Souq. #99330385

FOR RENT
Commercial flats for rent in a new building at Muttrah, the premise is APT for beauty par lour and Abaya shops , those who are interest to get your shops before Eid season please contact with us for more details.

FOR SALE
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GOOD NEWS
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
500 SQM store in basement, Mab-e-lah Sanaiya. Contact: 99330385

FOR RENT
Flat for rent, 2BHK with A/C near Kuwaiti Mosque Wadi Kabir. Contact: 97007934 / 92629232

FOR SALE
6 Villas of six bedrooms each under construction in one compound in Bausher near Muscat Private Hospital. Prices range from 158 thousand to 173 thousand for each villa. Each villa has three floors and 369 sq mtr build up area. Completion date October 2017. No Brokers Please. Tel: 99333479 or 95215360 or 97509955

BUYING/SELLING
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Well maintained spacious 1 BHK & 2 BHK available in prime location, RexRood, Ruwi. Contact: 92227165

FOR RENT
3 BHK villa Madinat Sultan Qaboos, R.O. 550/- Contact: 97799175 / 92144045

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Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
400 SQM warehouse inside office and partition cold room in Ghala opposite of Oman Fisheries with attractive monthly rental. #92284574

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Flat for rent, 2BHK with A/C near Oman House Muttrah. Contact: 97007934 / 92629232

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BUYING/SELLING
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Room, shop & basement for rent, India School Wadi Kabir. Contact: 92724297

FOR RENT
Crane trailer Hiab forklift. Contact: 99354909

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Building Material Shop for sale well-furnished running building material-electrical shop (4 shutter / 200sqm) in Al-Khoudh- 6, for immediate sale-shop with stock or stock only. Serious buyers may please Contact: 94320909

GOOD NEWS
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Spacious 2 BHK flat behind Sultan Centre, Azaiba - R.O.325/- plus W/E. Contact: 99849325

FOR RENT
One / Two, B/R flats in new building near Dolphin near dolphin complex, Bausher directly from owner. Contact: 92158031

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BUYING/SELLING
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Newly refurbished 1 BHK flat in Darsait next to Indian School Muscat for immediate occupancy. Contact: 99346265 or 92887915

FOR RENT
Villa complex for lease renovated deluxe villa complex with separate three flats , location AL Ghobrah north (near tourist hotels) is available for lease. Contact: Ali: 99411607, Luoy: 92466266

FOR SALE
Building Material Shop for sale well-furnished running building material-electrical shop (4 shutter / 200sqm) in Al-Khoudh- 6, for immediate sale-shop with stock or stock only. Serious buyers may please Contact: 94320909

GOOD NEWS
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Villa for rent in Azaiba 18 November Street. 6 Bedrooms, 2 kitchens & 7 toilets. To view the villa contact - 95919059

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BUYING/SELLING
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Newly refurbished 1 BHK flat in Darsait next to Indian School Muscat for immediate occupancy. Contact: 99346265 or 92887915

FOR RENT
Two story five bedroom villa built on 600 square meters land in Azaiba 6 not far from Sultan centre. It has split A/C's. Extra place for small garden and BBQ. The villa is not new. It has provision for extra room and penthouse and housemaid room. OMR 255 Thousand. No Brokers Please. Telephone: 99333479 or 95215360 or 97509955

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BUYING/SELLING
Furnished room Indian bachelor near Al Falaj Hotel Ruwi& lady in Wadi Kabir. R.O. 100. Call 96202458.

FOR RENT
Plot for rent 2000 SQM Plain plot for rent at Ghala industrial area near express highway. Contact: 99357246 / 97684266

FOR RENT
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3- Professional Hair Dresser
 Minimum 4 years experience
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Urgently required a cook preferably from a mess of 25 to 30 persons, at Rusayl. Contact: 99310859 / 99716854

Looking for qualified & well experienced cook -continental with some Arabic style a plus, fluent in English, to work with a CEO in Govt. service. Salary negotiable. Send CV to: dgpm2003@hotmail.com / 99046569

DOMESTIC HELP

Looking for full time House maid for an Indian family in Azaiba. Contact: 92447365

Looking to hire a male housekeeping staff for a private social club in Muscat. Valid Omani driving license is a must, even couples will be considered. If interested, mail your CV's to recruitments2727@gmail.com

Full time Malayalee housemaid required for a Keralite family. Contact: 92103688

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Driver required with valid Omani driving license, visa available. Contact-24691193. Send CV to info@gmuco.com

Private driver required. Contact: 24816774

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Road construction Engineer / Civil foreman (BE or Civil Diploma) min 5-8 years experience exp in road constriction with valid Oman license & heavy duty driver min exp 5 exp with valid Oman license & Accountant min exp 4-6 years Tally, internal audit Email: georgymv@yahoo.com

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Excellent Grade Company requires a Diploma holder Civil Engineer/ Supervisor with 5 years experience in building construction. Please contact 99346265 or send your CV to md.artllc@gmail.com

Wanted landscape supervisor with 5 years experience in landscape & irrigation system with driving license. Contact: 98545715

Project Engineer with commercial building experience of 10 years in Gulf. Email: omaniyantrad@gmail.com

Structure Design Engineer wanted to work in reputed consultant office, mini 5 years experience. Send your CV to: info@dpoman.com

Required Architect, minimum 3 years experience, for a reputed Engineering Consultancy in Muscat. Preference-Arabic native speakers. Contact: 92838840 or Email: abdulmuhataconsulting@gmail.com

Project Engineer (OSP) with experience of 4-5 years in installation & commissioning of fiber/copper network and Project Engineer (Testing) with 4-5 years of experience in installation & testing of fiber/fttx equipment with valid driving license. Contact: 94900561 send resume to: asst.marketing@remasalseeb.com

Required Indian candidate more than 10 years experience:

Civil Engineer/ QS, Mechanical Engineer- Structural, Purchase Manager & Finance Manager. Email: bestoption113@gmail.com

EDUCATION/TRAINING

Required Teachers, Computer, B.Sc, B.Ed, B.A, B.Ed for Omani PVT School in North Al Hail. Contact: 95141554 / 95825772

Required English Tutor (freelancer) for a construction company for teaching conversant English. Send your CVs to hr@oasisgreece.com Contact: 24826566 Fax: 24812226 GSM: 99881459

MEDICAL

Paediatrician, Gynecologist and radiographer with prometric dataflow required for Polyclinic Muscat. Kindly send your documents on: dsm.recruitment@gmail.com

Urgently required Staff Nurse with MOH license for a reputed clinic. Contact - 99048170

Urgently required GP, Dental & Pharmacist. Contact - 95395070

Wanted Urgent Requirement of PHYSIOTHERAPIST / AYURVEDIC THERAPIST (male / female) for a well established Polyclinic in Sultanate of Oman. Kindly Send CV to: ihmclab1022@gmail.com or Contact: 97101062

Required Doctor, Nurse & Pharmacist for clinic at Khabora. Contact: 92260496

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Urgently required Omani Sales Executive for a Multinational Company. Attractive salary and benefits offered. People with relevant experience please forward biodata to: applemuscat@yahoo.com

Digital Printing and Advertising Company looking for a Marketing Executive with D/L. Mail your CV to: info@agloenterprises.com

A leading Trading Group is looking for outdoor Sales Executive with driving license & release / NOC. Fax or Email CV to 24701683, alhajoil@omantel.net.om

Looking for Marketing Executive preferably female on commission basis for a printing press in Muscat region. Email: orchidmct@gmail.com / printoman24x7@gmail.com

Wanted welder, steel fabricator and spray painter. Contact: 24817174 / 99343242 Email: chandrasekharmct@yahoo.com Technician is required for the workshop aluminum. Contact: 99190190

Minimum 5 to 10 years gulf experienced heavy trucks mechanic, could be independently diagnose and repair engine and gears of BENZ / MAN / VOLVO / HINO/etc. for a reputed workshop in Salalah, Sultanate of Oman. Send CVs to: aster.salahah@gmail.com

Looking for skilled and professional Tailors. If interested please contact on: 99057960/ 95147574

Wanted pattern makers, finishing carpenters, GRP laminators, gypsum / GRC décor foreman, fiber glass (GRP) foreman. Contact: 99215560 Email: bvcsmuscat@gmail.com

TECHNICAL

Urgent require Technician with working experience of AC, Fridge, Washing machine repair. Visa available. Contact +968 99042635, 968 97249871 or send CV on servicesint14@gmail.com

SKILLED / UNSKILLED

Wanted welder, steel fabricator and spray painter. Contact: 24817174 / 99343242 Email: chandrasekharmct@yahoo.com Technician is required for the workshop aluminum. Contact: 99190190

Minimum 5 to 10 years gulf experienced heavy trucks mechanic, could be independently diagnose and repair engine and gears of BENZ / MAN / VOLVO / HINO/etc. for a reputed workshop in Salalah, Sultanate of Oman. Send CVs to: aster.salahah@gmail.com

Looking for skilled and professional Tailors. If interested please contact on: 99057960/ 95147574

Wanted pattern makers, finishing carpenters, GRP laminators, gypsum / GRC décor foreman, fiber glass (GRP) foreman. Contact: 99215560 Email: bvcsmuscat@gmail.com

ACCOUNTS

1. Skilled Pastry Baker (Minimum 5 years experience)
2. Semi skilled Pastry Baker
3. Cake Decorator
4. Expatriate Driver

Email cv to:
sliceoman@gmail.com

REQUIRED SALES EXECUTIVE

for one of the Best Interior Fit Out Service Provider Company

Attractive Salary & Other Perks Candidate must have minimum 3 years Experience with Valid Driving License of Oman NOC MUST

Interested Candidate Can send you CV @ iccllcmuscat@gmail.com

SIT. WANTED

ACCOUNTS

Chartered Accountant with ICWA having 5 years experience in Finance, Accounts, Audit, Costing, Budgeting, Insurance, Treasury, Forex & Banking operations - NOC / Release available + Oman driving license. Contact : 97881548 Email: financecost2@gmail.com

Indian male 26 yrs B.com, MBA (Finance & marketing) Tally ERP9, Peachtree , 1 yr exp office administration looking for suitable placement , NOC available, Contact: 90363553

Indian male 25 years, MBA Finance, 2 years exp in accounts/ finance filed. Looking for suitable position, on visit visa. #92588329 Email: qomanshaik@gmail.com

Master in Finance and 7 years of experience, dynamic candidate looking for an Accountant Job. Ready to Join Immediately. Contact: 93521431

Qualified and experienced MBA post graduate with proven work exposure in Middle East & India, having more than 5.5 years of rich experience in accounts, project coordination and administration in (3.5 years UAE experience) oil and gas projects is currently looking for suitable job. Contact 93953613, Email: allen.mathew83@gmail.com

Finance/M.Com Accountant 5+ yrs of exp including GCC seeking for suitable placement.#91329254 Email: aneeshkrishnan007@gmail.com

Sr. Accountant having 10 years Oman experience, NOC available. Contact 95263939, Email: accountant.oman@yahoo.com

MBA- Finance Indian male 14 years experience in Finance & Accounting (10 years in Oman), NOC available. Contact: 99206781

Indian female (27), CA Intermediate, B.Com, 3.5 years experience in Audit, 2 years as Accounts Manager, looking for suitable positions. Contact: GSM-94873369, Email: sarikasureshs@gmail.com

Indian Male (B.com, CA- Inter) with 7 years experience (4 years in Oman). NOC available. #96079076

SITUATION WANTED

INDIAN MALE

29 Years - BTech (Mechanical) with MBA. Having 5 years experience in the field of Purchase and Projects, looking for suitable job opening in Oman. **93227888**

Email Id: itsemil123@gmail.com

ELECTRICAL ENGINEER

Having 2 years experience in operation & maintenance of transformer, circuit breaker, LT panels and can manage on MEP, electrical section. Seeking suitable placement.

Contact - 93927341 / Email: yathukrishnavy@gmail.com

Indian (M) Qualified MBA (finance)

16 years exp in Oman with valid Oman driving license. Expertise in ERP Software like Tally 9.0, JD Edwards. Looking for suitable senior position in finance/accounts/ audit. NOC available.

Contact - 96948789 Email: ngandhid2003@gmail.com

Indian Female 27 Yrs, B.Com

With 4 Yrs experience in Accounts, HR, Administration, Procurement & Sales Co-ordination in Oman. NOC available and ready to join in Oman or Dubai.

Please contact: +968-7397795465 WhatsApp: +968-94617734 Email: reshmiarunz@gmail.com

INDIAN MALE COST & CHARTERED ACCOUNTANT

With 27 years experience, 11 years in Dubai. NOC available, valid D/L of Oman. Seeking job in Accounts, Finance and Audit etc.

Contact - 92552812 Email: razashuab@gmail.com

Indian Female M.COM

With more than 10 years experience in Oman. Accounts & Finance upto Finalization. Holding Oman driving license. Looking for suitable position.

Contact: 92656049

Seeks Suitable Placement For Senior Management Position:**Electrical Engineer**

With proven exposure and management capability for handling major turnkey projects (14 yrs) and Specialist Operation & Maintenance Skills for Hospitals, Generators, HV & LV Panel Boards (17 yrs) in Oman with private and Government organisations.

Contact: 97674822

Chemical Engineer MSc.

Greek male with experience in: PROJECT COORDINATION WATER/WASTEWATER TREATMENT OIL & GAS 2,5 Yrs. in Oman – NOC Available

Contact: 91393198

ACCOUNTS

Male MBA Finance, 10 Year experience in Accounting, Finance, Business Development, Administration & Banking (Import & Export). Proficient in Quick book & Microsoft Suite. # 91462125.

Qualified Chartered Accountant & ACS 10+ years Managerial experience, working in Bank, looking for suitable opening, Open to any GCC, MBL: +968-90788509, Email: kartirevy@gmail.com

Finance Manager B.Com, CA, CIA Indian, SAP, Oracle, Focus, NOC D/L. Contact: 94641805

Experienced indian accountant 24 years,Mcom,BBA and having accounting diploma certificate from IAB .Currently on family visa in oman,seeking suitable job opportunities.Contact : 99076506 Email: reblrif@gmail.com

Indian male accountant with 12 years experience in Oman with GCC driving license seeking placement in accounts / sales. #95580961 Email: stb.alhafer@gmail.com

Indian male 26, Accountant B.Com, tally 2 yrs gulf exp as an accountant 2 yrs Indian exp sales executive Saudi driving holder , looking for job account / Admin / sales. Contact: 94783301 (Gholos Oman) Email: praveenkkmax@gmail.com

M.com, Qualified cost accountant (ICEAI), Indian, 16 years exp in Oman (8 years in construction & 8 years in manufacturing), looking suitable change with Oman D/L & NOC available. Contact: 92917574 Email: maitigs@gmail.com

Male Accountant MBA finance marketing 1.5 year experience Indian searching suitable job currently available on visit visa. Contact: 93996224 Email: anv.manapurathu@gmail.com

Indian male B.Com/ ICWAI (Inter) 18 years exp (11 years Oman) in Accounts & finance SAP/ Oracle. NOC/ D/L available. Seeks placement. Contact - 91014980 / royarun1974@yahoo.com

Sri Lankan Female ACCA Qualified Accountant Looking for suitable job. ACCA, B.Sc. (Accounting) 3 years experience, with the knowledge of Tally ERP, Quick book. Contact- 97913734, noora_nizar@live.co.uk

Experienced Accountant, Indian male 34 years, B.Com, Accounting Diploma, currently on family visit visa in Oman, seeking suitable job opportunities. Contact: 91940590 Email: staliniw09@gmail.com

Senior Accountant, Indian male, B.Com Graduate+ PGDCA, total 18 years experience, 13 year in GCC, 8 years in Oman. Exposure in SAP, Tally ERP9, Peach Tree, MS Office. NOC/ Release available for Immediate Joining. Contact - 97060826 Email: tommednum71@yahoo.co.in

Indian (m) 35 yrs, B.com (comp) 9 yrs experience in Oman up to finalization, looking for suitable position in finance / accounts. NOC available, immediately joining on visit visa. contact 97867859 / 92989197

Indian male Senior Accountant over 30 years experience in Oman finance accounts, operation, administration holding light Oman license full time, part time. Contact: 93064975

Sales & Accounts Manager, Indian male having long track proven record in all aspects of finance, total 9 years experience in GCC, NOC available, Ready to join immediately Mob- 97200823 Email- dhirenhpodara@outlook.com

ACCOUNTS

Indian male, having 16 years, experience in GCC & India as Secretary/ Document Controller/ Administrator. Short hand- 80 WPM, typewriting- 40 WPM. NOC available, ready to join immediately. **Contact - 91926208 / devenjanthnair@rediffmail.com**

Project Engineer, Civil, BSC, 6 years experience in Oman, Building construction, 2 projects with Ministry, PMP Course. Fluent in Arabic & English and good Hindi. NOC available

Contact - 97858589

ADMIN

14 Years experience in Oman, Admin hospital operations,with car in Sohar. Contact: 95799816

Administrator B.Com, NIIT New Delhi with D/L & NOC, 19 years in Oman worked as Secretary, Commercial Executive, Document Controller, Project Administrator & Supply chain Coordinator, contact 97281023 / mohanrajsn@yahoo.co.in

PRO & Administrative experience 20 years part time. Contact 90935153 Email: abuabrar76@hotmail.com

Indian Male (29) Qualified and experienced MBA with proven work exposure in Oman & India with high computer proficiency, having around 9 years of rich experience in M.I.S, Middle Mgmt, Project Mgmt, Production, Inbound sales and Administration (1.9 years Oman experience) possess Driving License and NOC, is currently looking for suitable job. Contact 93434271, Email:jameelshadab87@gmail.com

Executive Secretary / HR & Admin with 23 years of total experience (13+ years in Oman) with NOC & Oman Driving License.

Contact 93769921 or lsf_1972@yahoo.com

Omani male, with experience in purchasing, driver, administration, PRO & tourist guide, with very good English skills and costumer oriented person, looking for a suitable job. Contact: 94129254.

Omani lawyer & legal adviser experience in Business administration, HR, staff training. (part time/ full time) Contact: 97243393 Email: mwm30033@yahoo.com

Young Omani male have experience 12 years as P.R.O, CLERK Helper Supervisor Admin Supervisor, H.R Manager have vocational M.B.A diploma in H.S.E, IT and P.D.O license, looking for H.R position or P.R.O part time or full time. Contact: 95933288

Administrator B.Com, NIIT New Delhi with D/L & NOC, 19 years in Oman worked as Document Controller, Commercial Executive, Sales Secretary & Supply chain, Contact 92324789 / 97281023

DESIGNER/ DRAUGHTSMAN

Tunisian Female, Graphic designer looking for Job in media field, has 8 yrs exp. in publishing. Contact 97816917

Graduate Architect with 12 years experience, 10 years in Oman with D/L seeks for suitable job, NOC available, ready for immediate joining. Contact: 95913761 / 91983920049 (India)

Indian Female Architect NIT Calicut, 1 Year exp. in design of residential & commercial buildings. Seeking suitable position. Contact- 95293638. arayilakathsafa@gmail.com

Architect, Interior Designer, 3D Visualizer, 10 years experience Omani D/L, NOC available. Contact: 96142088

Architecture Graduate bachelor in urban planning/architectural design 1 year experience. Contact: 96926903 Email: nikchevan93@gmail.com

Revit, Autocad D/man, expected salary 200 OMR. PH : 92279784

Free lance / part time autocad works experienced (arch, struct, MEP, shop draw) rate a/d/sheet (10-17 OMR) ph: 97103168

Filipino Senior Revit/AutoCAD Draftsman with 20 years professional experience is looking for suitable job in Oman. Please Contact: 96489798, (+974) 66653780

Indian female, MBA HR & Admin with 3 years Oman experience in HR, Admin & Procurement, looking for suitable placement, #99791008

ADMIN

Indian Male Graduate over 15 years Gulf experience, Oman-4 in HR & Admin. With NOC and valid Driving License looking suitable placement. Contact: 71121424 Email: prasanthr0@gmail.com

Indian female, MBA HR & Admin with 3 years Oman experience in HR, Admin & Procurement, looking for suitable placement, #99791008

DRIVER

Light driver looking for job, 2 years experience. #94717808

Indian Female 27 Yrs, B.Com

With 4 Yrs experience in Accounts, HR, Administration, Procurement & Sales Co-ordination in Oman. NOC available and ready to join in Oman or Dubai.

Please contact: +968-7397795465 WhatsApp: +968-94617734 Email: reshmiarunz@gmail.com

INDIAN MALE COST & CHARTERED ACCOUNTANT

With 27 years experience, 11 years in Dubai. NOC available, valid D/L of Oman. Seeking job in Accounts, Finance and Audit etc.

Contact - 92552812 Email: razashuab@gmail.com

Indian Female M.COM

With more than 10 years experience in Oman. Accounts & Finance upto Finalization. Holding Oman driving license. Looking for suitable position.

Contact: 92656049

EXECUTIVE SECRETARY

Suitable qualified high profile Executive Secretary (Indian male) Having more than 20 years of experience with top management of leading companies in Oman. Looking for placement.

Contact - 95962269

ENGG. / TECH./MECH.**Graduate Civil Engineer**

Eight years experience. Five years in consultancy firm. Have driving license. Seeking position. # 97339068/mehboob34ce@gmail.com

B. Tech Civil Engineer with 5+ years experience. Having valid D/L. Contact: 93850440/shahadat033@gmail.com

Mechanical Automobile Engineer having 6 years experience looking for a suitable job, on visit visa. Contact: 91195798

Indian male 26 years Mechanical Engineer with 2 yrs exp in Oman. Looking for suitable placement. Contact - 91328079

Planning Engineer (Indian male) has 11 years experience in construction of Petrochemical, Refinery buildings, and Airport projects and having Oman D/L & NOC. Immediate available. Contact: 92164415 Email: syedrazeeb007@gmail.com

Pakistani male, DAE in Civil Engineering 4 years experience in Oman. Contact: 97138320

Civil Engineer with U.A.E experience 3 years, having UAE driving license. Contact: 99142171

4 Years experienced AutoCAD draughtsman+ Site Engineer with driving license searching suitable jobs.NOC & local transfer also available. Contact: 00968 - 96055205

BE in Biomedical Engineering now on visit visa wanted suitable placement. #91492195 / 99372473 Email: sharin.bala@gmail.com

Civil Engineer B.Sc holder with 6 years exp in Oman in construction, having D/L, looking for job. Contact: 93654862

17 Years experienced in electronics service field with authorized service supervision/ sr.executive. With driving license looking for suitable placement NOC available. Contact: 95332745 / 99089727

Seeking better opportunity, Electrical Engineer 5 years experience (2 years in GCC) with valid Oman license. Contact: 94774174 Email: danikodakkadan@gmail.com

Omani female 5 years experiences in HSE seek position of HSE hold engineering degree, Nebosh certified. Contact: 94044642 Email: attiyahashfaq@gmail.com

Electrical engineer have 11 years experience in MEP projects NOC & Oman D/L available. #97238959

BS Mech.Engineer, 3 years experience, 1 year in Oman with driving license&NOC. Contact: 94887665 Email: mechatron_mt@yahoo.com

Project Manager (Civil) Indian male with more than 20 years (Oman 13 years) experience in planning, execution and site management in building construction is looking for Muscat based job with reputed companies. Contact: 93251720

B.E Mechanical Engineering with 3 years experience in automobile field on visit visa immediate available. Contact: 91452108 Email: deepakmk3989@gmail.com

Qualified Civil Engineer / Quantity Surveyor looking for suitable job in Muscat. Currently on visit. Contact: 71180781

Indian B.E in Electronics & Communication Engineer 4 years, 2 months experience in telecom field, have completed PGDIA, post graduate diploma in industrial automation from china , India experience in PGDIA 1 year. Contact: 94321224

Computer hardware & networking Engineer 13 years experience. Contact: 93665182 / 92675159 Email: limoshkr@gmail.com

Indian Female M.COM

With more than 10 years experience in Oman. Accounts & Finance upto Finalization.

Holding Oman driving license. Looking for suitable position.

Contact: 92656049

Experienced IT Professional with over 20 years in Oman.

Manage ERP systems



DAILY GUIDE

Email: dailyguide@timesofoman.com
classifieds@timesofoman.com
 Tel: 24726666
 Ext: 413 / 430 / 431 / 456 / 461
 Fax: 24812624

SITUATION WANTED

ENGG. / TECH./MECH.

Construction machines repairs Engineer more than 5 years experience with valid Omani license. Contact- 94001961

Interior Design & Estimation, over 7 year experience in Oman, seeking placement with NOC and holding Driving License contact 95973878 Email: vmehanas@gmail.com

B.Tech Civil Engineer with 5+ years experience. Having valid D/L. Contact: 93850440/ shahadat033@gmail.com

B.Tech Mechanical Engineer having 20 yrs exp in steel structure (marketing, estimation, fabrication, & erection) with D/L looking for suitable job. Contact: 91033385 Email: atk.sohar@gmail.com

QA/ QC Engineer, Mechanical Engineer with 4 years Gulf exp in oil field drilling equipments manufacturing & services. Seeking for job in manufacturing companies. Contact - +971559684811/ nihajhydose87@gmail.com

Indian Female Architect NIT Calicut, 1 Year exp. in design of residential & commercial buildings. Seeking suitable position. #95293638. arayilakathsafa@gmail.com

B.Tech Electronics Engineer with 3 years on site experience in Electrical Section in India. Contact- Email: ashikmcet@gmail.com 97765585, 94068735

India male, Electronic Engineer, searching telecom job, 1 year & 2 months telecom company experience from India Please contact: Email: rahuldhoshi94@gmail.com Contact: 95265456

Indian male, B.E Mechanical with 2 years experience as Maintenance Engineer in Cochin Refinery and 1 year experience in Chevrolet seeking job. Ph number: 97964862, Email: jossyvraham20@gmail.com

B.E Civil Engineering, 22 year old, fresh Graduate, looking for suitable vacancy contact- 93596550/ salama44@outlook.com

30 yrs. experienced Degree Civil Engineer in consultancy and construction of buildings, seeks jobs in building design. Contact : 95036240 Email: engrgeojos@gmail.com

23 Years, Indian male, B.E Mechanical Engineer with 1year experience and AutoCAD Certified, Seeking for suitable placement. Contact: 93779137

Sr. Electrical Engineer with 17+ yrs of exceptional exp in spear heading strategic planning and project management initiatives & executing various high rise residential & commercial building as well as roads and highway project with proficiency in installation, seeking a challenging position in a dynamic organization. CONTACT 96570891

Indian Male - Mechanical Engineering PhD graduate with eight years of experience relating to design and development of rigs, numerical modelling, FE simulation, composites, mechanical testing and composite manufacturing, looking forward for an opportunity as an experienced mechanical engineer to execute and manage projects relating to product development and testing. Would be available in Oman on visit visa - Contact 94133658

Indian male 23 fresher, Mechanical Engineer looking for job in mechanical field special interest in HVAC and MEP, will be happy to hear from you. Email: mdajaib@yahoo.com

B.Sc Civil Engineer 5+ years experience in Building construction & Steel structural building with having valid D/L. Contact: 93850440/ shahadat033@gmail.com

EDUCATION/TRAINING

Indian female B.ED & B.C.A experienced in teaching in Oman 1 year for primary & secondary IT, maths & English. Contact: 97384206 Email: rani_sweet786@live.com

Indian female, experienced teacher MSC, location Seeb. Contact: 93397327

Qualified CELTA, MSC, B.ED female, looking for an opportunity in Muscat. Contact: 99174191

HOSPITALITY

Young Indian male looking for suitable position in hospitality & sales. 5 Years exp including UAE & KSA. Currently in Muscat on visit visa. Contact - 98079296 / mdnoumann@yahoo.com

Indian Female, 29yrs, Hotel Management Graduate, 8 yrs of work experience in Housekeeping & Sales / Business Development. Contact - +968 91817532 Email - mitalikhundgol@gmail.com

Indian male, 28 years, BSc hotel management, 6 years of experience in housekeeping in star hotels, currently on visit visa, seeking for suitable jobs. Contact: 93932281 Email: sajantonyelkulam@gmail.com

IT

B.Tech (IT) Computer Engineer with 4 yrs experience in system & database administration, software support & office administration, on visit visa. Contact: 98683945 / 97306135

System admin having 4.6 years experience seeking job. Have good experience in datacenter monitoring and skilled in VMware and windows server 2008 and 2012. Contact: 93660098/ jsanandh@gmail.com

Experienced female software/web developer (Java & JSP) and worked at different types of client side languages with over 5 years of experience. Contact: 96404749

Oracle / SQL DBA, SSRS Reports 10 years/ currently in Muscat, NOC / release available. Contact: 96494216

Computer science (BCA) with excellent communication skills & almost 2 years experience in software & hardware support (Dell&MacAfee) looking for a suitable placement. #94175934

Computer Engineer (B.E. Computer Science) with approx 2 years experience, on visit visa, seeking suitable job.# 92635284 / 99025884

Indian / Female (29) married. MCA, 2+ years of experience in software development Accenture, Bangalore. IT skills include Dot Net, SQL server 2008, ASPNet, excellent communication skills with valid Oman driving license is looking for a suitable job. Contact: 9405 7790

SAP BI Analyst, Indian male, 27 years with a Bachelors Degree in Computer Science (2010 pass out from Amity New Delhi) on a visit visa, seeking suitable placements. Contact: 92426635 / 92878708

M.Tech in Software Systems, 2 years of experience in JAVA. Looking for suitable placement. Contact: 94461855, email:softenggmct@gmail.com

Indian Girl 22, Graduate in IT & pursuing Masters in Cyber Security, specialization-web design; working knowledge on Oracle with hands on exp of 6 months. Contact: email: madhu009@gmail.com, phone: 94900775 / 99886418

Omani male 27, IT support Engineer seeks placement 7 years excellent experience. Networking, Hardware/ Software. # 95356166

IT Support Specialist, Network, CCTV, Laptops PC System & hardware maintenance. And maintenance for Counting machines and Fake Note Detector. #97201410

IT support with a Bachelor Degree & CCNA seeking a suitable job in a good company. Contact: 97286908

Indian female, B.Tech M.B.A (IT), 6 yrs exp in video conferencing & automation system, seeking for a suitable placement. #92689823 Email: jobymeers2014@gmail.com

IT System Engineer 4 years exp in Oman. Contact: 99109332

Experience in ERP, SQL server, Cognos reporting, IT dept. Admin and systems analysis for 30 years. NOC available. Contact - 92723818

Manager- logistics/ shipping/marketing, Indian male 20 years Oman experience in various fields with D/L & NOC available. contact 93564959

MANAGER / SUPERVISOR

Indian male Site Supervisor, general foreman, 30 years experience in Oman, with Omani D/L. Seeking job, NOC available. #96234925

25 Years experience 15 Years in Oman Experience in oil and gas Supply chain logistics and vendor management looking for a suitable position. NOC available. Contact- sureshboman@gmail.com #91358307

Indian male 14 years Sales marketing 9 years Oman experience holding driving license NOC available, nonautomotive. Contact: 96621289 / 94875701

NOC-Obtained professional with 30 years experience (Oman) in Purchase, Warehousing, and Logistics managerial roles seeks suitable placement-#99022102

Indian national with 18+ years of experience in Logistic & Warehouse Manager & Supply Chain Manager with NOC available looking for Managerial opportunities contact 99884635 / 92810097 email: m.sharief76@gmail.com or m.sharief@kr.om

Indian male Graduate, 9 years GGC (Manager) Sales/Admin experience + Oman driving license, NOC available. Contact- 93291455/ ajayjb@yahoo.co.in

CEO , Managing director, senior level manager, A senior level business developments executive with 18 Years of experiences in USA, Africa, GCC, with MBA from Texas A&M ,USA. Contact- 920 10 247

ID Manager, seeking a job managing projects execution, coordination, QC over 20 Years Experience, including 10 Years in Luxury hotels/resorts. Has employee Visa / Omani Driving License. Contact- 95810483

Marketing Manager - Indian, 20 years UAE exp. in Business Development, Advertising, Media, Client Servicing and Branding. Contact: +968 93031168

NOC-Obtained professional with 30 years experience (Oman) in Purchase, Warehousing and Logistics managerial roles seeks suitable placement-# 99022102

Project Manager (interiorfit outs) in shops,offices,restaurantetc having 10 years experience looking to work in a reputed firm, NOC available. Contact: 94274437

Safety supervisor India on visiting visa 5 years Exp looking for a job. contact 93494704 / 79124337

MEDICAL

Indian female 25 years health care / health inspector professional seeking suitable placement. contact 96134479

Homeopathic Doctor with MOH license,looking for job in Muscat. Contact: 94541830 Email: homo64319@gmail.com

FemaleAyurvedic Doctor,India having 30years of experience & working in Oman from 2006-15 as lift style consultant in one the leading hospitality industry. Looking for position of doctor / consultant. Contac: 98617850 / 92954649

Indian Dentist with 7 years experience, more than 2 years in Oman. NOC available. Contact- 92260852

Indian Female, Bachelor in Prosthetics & Orthotics, 2 Years Experience (SVNIRATAR, Mobility India Rehabilitation Research & Training Center). Specialized in Clinical Prosthetics & Orthotics, Evaluation, Designing & Modification of Prostheses & Orthoses. Contact: 96676984. E-Mail: supriya.pradhan11@gmail.com

29 Female, Orthodontist passed Dental VIVA. Seeking suitable position near Barka. #94369280, 91681432

Indian female with 17 years experience in the Nursing field seeking for a job as home nurse delivery care (mother & baby) contact 92757404

29 Years female, Dentist, Passed VIVA. Contact- 94369280

Male Dentist BDS with MOH license seeks for a job. Contact - 94397499

Female Dentist Indian with MOH license & NOC looking for a job in Muscat. Contact-96035981

29 Female, Dentist passed VIVA. Contact - 94369280

MEDICAL

Ophthalmology specialist looking for a job in Oman, available immediately. NOC available, valid MOH license. Contact 92667936

MISCELLANEOUS

Indian male Graduate over 9 years Oman in purchasing, logistics & Exports & Imports looking for suitable placement. #96623244 / 96753711 Email: jamesjosia2000@yahoo.co.in

Indian male electrician with 6 years experience can do all types of electrical work & maintenance, can do fire alarm works also, looking suitable job currently in Oman on visit. Contact: +968 98297257 Email:basilvaladaku@gmail.com

Native UK writer for hire. Get all your website content, articles and CVs professionally typed. WhatsApp 95954616 or email: freelancecontentpayments@gmail.com

Sudanese male with 3 years experience in logistics (fixed assets reconciliation specialist in 3 PL project) in Zain Telecom- Sudan. Looking suitable placement. Contact - 94203459 / moon_nesta365@hotmail.com

5 years experienced supply chain executive Indian male candidate seeking job in supply chain, Logistics, distribution and material management. Having skills in SAP and TPL and MS Office. Contact - 93660091, elxpravene@gmail.com

Indian male 22 years B.Com, Diploma in logistics and supply chain management with 1 year experience in ACC industry. Seeking for suitable placements from reputed companies. Contact: 71208223 junuhadm16@gmail.com

Omani National looking for suitable placement. #96162943

MBA Professional having 5 years experience, looking for suitable job. Contact: +968 9016143 Email: vineedhpv10@gmail.com

Omani male, with experience in purchasing, driver, administration, PRO & tourist guide, with very good English skills and customer oriented person, looking for a suitable job. Contact: +96894129254

A young dynamic BE Computer Science Graduate with excellent communication skill & almost 2 years experience in customer service looking for a suitable placement. contact 92635284 / 95399260 Email: sreenarayan93@gmail.com

NOC Available & Ready to join: Sales & Marketing professional MBA with 8+ years exp (Aluminum+Glass +Building Material) Muscat issued driving license. Contact: 92845575/ sumitgupta6565@gmail.com

Indian Male, Qualification MBA (Marketing), having 8 plus years of experience seeking an opportunity in Business operations and office administration, Customer relation and sales. #92731075. Email: wahid1985@gmail.com

Oil & gas experienced Indian lady with 6 years in sales & marketing to PDO and having valid Omani driving license. contact 96143430 / 99875919

Indian with IT sales, 6 yrs experience B.com seeking opportunity business operations office administration, customer relations sales. Contact: 98419956

Filipina, 35 years old, looking for job can join immediately with NOC, have experience in 15 years as Sales / Marketing and Office Staff. Knowledgeable in different office procedure. Accounting, Inventory and Purchasing. Please contact +968 93560951

Multinational FMG experienced, qualified Sri Lankan lady seeking employment in Muscat. Marketing, Brands, Sales, Communication. Oman exp & DL available. #98250829

Indian male, senior manager 18 years experience in sales, operation & procurement in Oman (oil&gas &MCG) seeking suitable placement in senior management position. Contact: 91851801

Indian male Age 24 BTech in computer science with CCNA, MCSE & experience in manual software testing seeking for suitable placement either in IT or in sales & marketing currently on visiting visa. Contact: 9611201 Email: deepaku2@gmail.com

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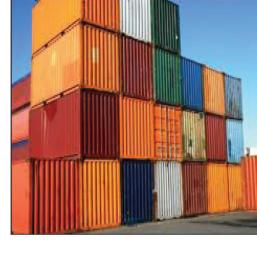
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