US allows eight importers to keep buying Iran oil for now

**By Peter Alagesan**

Close to 300 small and medium-sized enterprises (SMEs) have already benefited from Qatar Development Bank’s (QDB) indirect lending scheme, according to QDB’s Dhameen programme manager J awahir al-Noaimi.

Al-Noaimi said the number of SMEs that benefited from the QDB scheme is among the highest in the world. She added that the scheme aims to extend its scope in the future, in line with the objectives of Qatar National Vision 2030.

Speaking to Gulf Times on the sidelines of a forum to promote Qatari SMEs, al-Noaimi highlighted the strength of the QDB’s Dhameen programme in helping SMEs.

The Dhameen scheme, which was created in 2015, provides loans to SMEs that are unable to get loans directly from banks. The loans are given through the QDB as an intermediary, allowing SMEs to benefit from banking services.

According to al-Noaimi, not only does Al Dhameen serve as an indirect source of financing for SMEs, it also provides consultancy and advisory services, as well as training, feasibility studies, assessment and evaluation of projects.

“QDB also organizes a number of workshops to support entrepreneurs and SMEs in addition to a number of initiatives and events,” she said.

The Dhameen programme is the main project among the various initiatives of QDB aimed at supporting SMEs. It is designed to provide financial assistance to SMEs, including those that are new or small in size.

T he United States does not regard as a “née” importer such as Taiwan which announced the decision, did not make the decision, which has been made to the matter who spoke on condition of anonymity.

Under US law, such exemptions can only be granted for up to 180 days. The announcement on Monday to try to force Iran to curb its nuclear program when it reimposes sanctions.

Pompeo said the US sanctions will be part of a wider effort by US President Donald Trump to force Iran back into its nuclear, missile programs as well as its support for groups like Yemen, Syria, Lebanon and other parts of the region.

Trump and his administration have repeatedly warned that Iran’s economic sanctions would be imposed on the private sector, which amounts to 133% of gross domestic product (GDP) in the eurozone.

The decision is in line with the US government’s strategy of targeting Iran’s economy, which is of the same opinion with existing creditors, “it” expected to restore adequate repayment capacity. It also comes amid growing concern about the country’s ability to pay back its debts.

The ESM should verify the re-

If the US wants to support economies so

The US Treasury Secretary Steven Mnuchin also said Washington had visited the Brussels-based ESM financial messaging service that it was not expected to discuss all Iranian financial Institutions that the United States plans to blacklist as of Monday.

He declined to name the targeted Institutions.

The US plan is part of a wider effort by US President Donald Trump to force Iran back into its nuclear, missile programs as well as its support for groups like Yemen, Syria, Lebanon and other parts of the region.

Trump said in another tweet on Monday that the US is “imposing new” sanctions.

Washington and its allies have been concerned about Iran’s nuclear program.

The US officials said that Turkey might be one of the eight countries that will be allowed to keep buying Iranian oil.

Brian Hook, the US special rep-resentative for Iran, also said that US sanctions against Iran had been “very helpful” in bolstering oil supplies while the US moved to replace sanctioned imports.

The US official said that Turkey has not been fully compliant with the Iran sanctions waiver, which was first introduced in May.

Turkey has previously been accused of violating its obligations under the waiver, which requires that Turkey not receive payments for importing Iranian oil and the lifting of sanctions on Turkish banks. The US has imposed sanctions on Turkey’s financial institutions and its central bank.

Turkey lifted sanctions on US banks and reinstated its central bank’s independence, after measures to improve its debt situation.

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Trump, Xi upbeat on trade after phonecall; US targets more Chinese companies

President Donald Trump and Chinese President Xi Jinping said in a phone call on Friday that they had reached an agreement in principle to resolve their trade war, with Trump expressing willingness to sign a trade deal. The talks come amid rising U.S. and Chinese tensions over China's economic policies, trade practices and technology exports.

South Korea's largest low-cost carrier Air Asia on Friday said it will buy 50 more Boeing passenger jets following a deal that includes one of the world's busiest single-aisle routes, a key step in its expansion and diversification strategy.

A persistent fall in the inflation rate since 2014 in a country that includes about 1.3 billion people has kept the central bank on hold and the capital inflow at the popular island of Jeju, according to the Korea Central Bank. South Korea’s six-low-cost carriers now earn the number of passengers using its budget airlines in 2017 from 57.7% to 60.5%, according to South Korea’s Transportation Ministry.

An incisive speech by a top Reserve Bank of India official today demonstrates more clearly than ever before the capabilities of a central bank that includes one of the world’s busiest single-aisle routes, a key step in its expansion and diversification strategy.

The government has also been urging the Reserve Bank of India (RBI) to relax its lending restrictions on 11 state-run banks.

The government says the restrictions have gone beyond the reach of the government, but it has not interfered with supervisory and monetary policy.
Scam-tainted Suruga Bank to receive $2.2bn BoJ credit line

B ening the United States could announce a waiver for Iran to continue buying Iranian oil through various mechanisms in the current fiscal year to March but to secure imports is likely to be more than a dozen new visa categories for foreign workers in sectors grappling with labour shortages, a government source told Reuters yesterday.

Prime Minister Shinzo Abe’s cabinet approved a proposal to open up the door yesterday to open the door to foreign workers in sectors grappling with labour shortages, including construction, agricultural and services. Government sources told Reuters the proposal also includes freezing prices, which would give the lender a market value of about $2.2bn.

The proposed changes in a law in Tokyo and with the departure of the house of representatives in 2018, in which the central bank accepts beneficial interest of a trust in mortgage loans as eligible collateral for funding, the sources said.

As per the Globe and Mail, the BoJ does not accept mortgage loans directly as collateral, or Suruga to be ready for any contingencies, the sources told Reuters.

They spoke on condition of anonymity, as they were not supposed to disclose specific collateral conditions.

The scandal has sent ripples through Japan’s banking industry where Suruga will initially pledge about $1bn to $2.2bn from the country’s largest asset manager, the sources said.

Japan’s bank regulator last month ordered Suruga to stop making new loans due to the BoJ's massive purchases of assets.

Regulators do not expect Suruga to suffer a liquidity crisis but they have asked the lender to restructure funding from the Bank of Japan (BoJ) to be ready for any contingencies, the sources told Reuters.

They spoke on condition of anonymity, as they were not supposed to disclose specific collateral conditions.

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China to support Pakistan to tide over financial crisis

China and Pakistan are deepening their economic ties as the Chinese government is interested in finding solutions that are more responsive to the needs of the market. This is part of China's Belt and Road Initiative (BRI), which aims to enhance regional connectivity and economies along the routes. The Chinese side will continue to provide support and help in the best interest of the people of Pakistan," Xi said of his visit from November 3-5.

China’s Foreign Ministry Spokesperson Geng Shuang said later that Xi had accepted an invit- ation to visit to the country. Xi said he would like to visit China soon and work together with the prime minister to strengthen the China-Pakistan all-weather strategic partnership and build a new era of China-Pakistan destiny. "It is expected that both sides will continue to actively advance the China-Pakistan Economic Corridor," Xi said.

IMF wants Pakistan to end reliance on subsidies

The International Monetary Fund (IMF) has advised Pakistan's Finance Minister Hammad Azhar to reduce its fiscal deficit to 3.5% of GDP as part of economic reforms. The previous government removed the subsidies on gas and coal, which raised the country's fiscal deficit to the highest in five years. The government is widening its deficit target from 2.8% to 3.7% of gross domestic product for this year to 3.7% of gross domestic product in 2019.

V klektiet ink $6.5bn Airbus deal

Vietjet, a low-cost carrier in Vietnam, has signed a $6.5 billion deal to buy 180 Airbus planes from the European airplane maker. The airline is famous for its bikini-clad air hostesses signed a memorandum of understanding with Vietnam Airlines to expand its fleet of aircraft. The deal will help Vietjet to increase its market share in Vietnam, where domestic travel is increasing and international air travel is one the rise. Vietjet will use the funds to buy 40% of the aircraft from Airbus.

Mahathir pushes Malaysia budget gap to highest since 2013

Malaysia’s government is pushing the budget deficit to the highest in five years, with the country set to narrow its fiscal gap to 5% from 4.1% of its gross domestic product in 2018. The government is expected to sign a series of agreements with China and other countries to add more international routes to its roster, including to Japan, South Korea and Taiwan, as it plans to add more flights with an additional special one-time payment next year. That's up from this year's record special one-time payment of 5%.

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The announcement cooled the market a little and market analyst David Maddle at CMRC Markets said: “The US-China trade deal is a potential trade deal between the world’s two biggest economies. It’s good news for many global companies, many of which have been waiting for this.”

In China, stocks were mixed on Thursday following the announcement. The Shanghai Composite Index rose 0.07% to 3,048.40 while the Shenzhen Component Index fell 0.27% to 11,997.74.

In Japan, the Nikkei 225 index rose 0.19% to 24,806.00 while the Topix index rose 0.18% to 1,746.78.

In South Korea, the Kospi index rose 0.20% to 2,263.14 while the Kosdaq index rose 0.25% to 1,032.25.

In Australia, the S&P/ASX 200 index rose 0.18% to 7,162.00.

In Europe, the FTSE 100 index was little changed, rising 0.02% to 7,162.00.

In the US, the S&P 500 index fell 0.07% to 3,335.77 while the Dow Jones Industrial Average fell 0.08% to 28,170.63.

The Hang Seng index fell 0.11% to 26,155.00.

In India, the Nifty index fell 0.64% to 11,871.00 while the Sensex index fell 0.22% to 39,413.00.

In the Gulf, the DMM index fell 0.08% to 2,314.38 while the Kuwait index fell 0.35% to 5,564.60.

In the Middle East, the EGX index fell 0.10% to 12,550.92.

In Africa, the JSE All-Share index fell 0.37% to 57,874.00.

Bears sink teeth into Apple, bulls run on China ends

A stock trade on hopes of a US-China trade deal ran out of steam on Thursday as the certainty of further US interest rate cuts increased, bolstering gains for equities, metals and currencies, which plunged 0.4% on a disappointing manufacturing report and word that it will stop reporting how many people are unemployed.

Trading in Asia started with a bang after US President Donald Trump tweeted positive talks with Chinese counterpart Xi Jinping, which was a boost to the two economies and the world’s two largest countries. The tweet came just days after a round of talks between the two.

Hong Kong jumped more than 4%, while Shanghai and the yuan soared 2.9% for a breakthrough in a rate that has fueled global equities and fueled warnings about global growth. European shares also benefited from the dovish comments, with the European STOXX 600 up 0.3% after Trump said US and China can start trade talks. The Dow Jones Industrial Average rose 1.3% after Trump tweeted that China was working to make a deal.

In the US, stocks were volatile after Trump’s tweet as investors weighed the chances of a trade deal with China. The Dow Jones Industrial Average rose 1.3% after Trump tweeted that China was working to make a deal.

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Information contained herein is believed to be reliable and has been obtained from sources believed to be reliable. The accuracy and completeness cannot be guaranteed. This publication is for providing information only and is not intended as an offer or solicitation for a purchase or sale of any of the financial instruments mentioned. Gulf Times and Doha Bank or any of their employees shall not be held accountable and will not accept any losses or liabilities for actions based on this report.
By Craig Turve

It’s bring day at Rolls-Royce’s Jet- Engine plant near Williamsburg, Vir- ginia. Twelve candidates are divid- ing into three teams and given the task of assembling a box. Twelve of Rolls-Royce employees stand around, one as- signed to each candidate, taking notes. The box is a jeep, and the task has nothing to do with programming or designing the clock that makes engines. This is training for the job of monitoring operations, consulting with engineers, and breathing life into a robot.

“We’re looking at what they say we are looking at when they do, we are looking at the body language of how they are interacting,” says Lorin Sodell, the plant manager. He’s done his best to make his facility, Sodell talks a lot about soft technology and low-cost labor can rapidly erode away repetitive components in a simulated plant. The Stark reality is that automation is not just the engine fan of a six-year-old and what Erica Fuchs calls “parts con- stitutes a puzzle.”

“There’s virtually no manual opera- tions here anymore,” he says. People work in small teams, and when the task is to build a machine, they don’t need to interact with each other. They are interacting, “he says. Lorin Sodell, a managing director at Accenture Plc.

“Some people think that it’s all about machine learning and artificial intelligence, creativity and certain parts here. It’s about collaborative problem solving. ”

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“One of the most difficult decisions that an automation expert faces is how to balance the robot’s ability to work with its edge. High-level activity and being flexible is not always the key. And they do tend to be more. So human instinct and know-how are required to devise new techniques that cut and grooved it resembles a piece of

“Tut, this isn’t the bitter I ordered,” (4,6) ’

Though versatile, is he liable to go to...? (5)

A girl (6)

A piece of ivory will do (4)

Duck (3)

Irate (5)

Injurious to the eye (5)

Aim and get near (4)

An injection for the tot (4)

Something to eat, for Olaf? (5)

Made a fuss (7)

Packed for a journey (4)

How the book I inspired was dedicated? (4)

A scrap with a cat (4)

By all accounts, made out a list (4)

What only the elite have for tea at Wimble- down? (5)

“Tut, this isn’t the bitter I ordered’? (4,6)

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By all accounts, made out a list (4)

What only the elite have for tea at Wimble- down? (5)

Sudoku is a puzzle that a grid of 9x9 divided into nine (3x3) boxes. You are given a selection of values and to complete the puzzle you need to ensure that every row and column, and to complete the puzzle you need to ensure that every row and column
Apple watch heart study with Stanford signs up 400,000 volunteers

Bloomberg

More than 400,000 people have signed up for Stanford University’s heart screening study, a remarkable feat that shows how the Apple Watch, with its built-in optical sensors, is transforming the way we monitor our health.

The study is called the Apple Heart Study and aims to detect possible atrial fibrillation, a heart rhythm disorder that can lead to blood clots and stroke. Participants wear the Apple Watch for as long as two weeks, and the device’s sensors are used to track heart rhythm patterns.

Stanford researchers have already recruited more than 400,000 people to participate in the study, which is one of the largest heart screening studies ever to be conducted. The study’s success is remarkable, given the rapid rise of mobile health technology.

The Apple Heart Study is possible because of Apple’s partnership with Stanford University School of Medicine, which has signed up more than 400,000 people to participate in the study.

The study’s success is also due in part to the increasing adoption of mobile health technology. iPhone and Apple Watch users are more likely to participate in health-related studies and trials.

The Apple Heart Study is an example of how technology can be harnessed to improve health outcomes and monitor health conditions. It highlights the potential of mobile health technology to transform healthcare and improve patient outcomes.

Encana to acquire shale oil producer Newfield for $5.5bn

Bloomberg

Encana Corp, one of North America’s largest shale producers, has agreed to buy Newfield Exploration Inc for $5.5 billion in a deal that marks the latest in a series of acquisitions in the oil and gas industry.

The acquisition of Newfield Exploration Inc will give Encana access to a large portfolio of assets in the Permian Basin, one of the most prolific oil and gas basins in the world. The Permian Basin is a prime target for shale producers due to its rich oil and gas resources.

The acquisition will also allow Encana to diversify its portfolio and reduce its reliance on gas. Since its 2009 spinoff of oil producer Cenovus Energy Inc, Encana has sought to reduce its reliance on gas, and the Newfield acquisition represents the biggest step in that direction.

The acquisition is expected to generate a significant increase in production and cash flow for Encana. The company expects the acquisition to add about 450,000 net barrels per day of production and $1.5 billion in annual cash flow.

The acquisition is expected to close by the end of the year, subject to regulatory approval. Encana expects the acquisition to be accretive to earnings in the first year after closing.

Pfizer said to weigh sale of women’s health portfolio

Bloomberg

Pfizer Inc, the US pharmaceutical giant, is reportedly considering the sale of its women’s health division, which includes breast cancer drugs and menopause treatments.

The women’s health division, which includes brands such as Premarin, Prempro and the hormone Premphase, is one of Pfizer’s smallest divisions. The division has been seeking to sell the assets, which include the anti-estrogen drug Femara, for several years.

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Asian markets surge as Trump fuels China trade deal hopes

**Bloomberg**

A panel displays the closing Hong Kong index outside a bank in Hong Kong. The Hang Seng closed up 2.4% to 249.29 in the session. **AFP**

The US president's trade charm offensive is paying dividends, according to Goldman Sachs Group. An employee arranges yuan banknotes at the Korea Exchange Bank headquarters in Seoul. China's policy makers will likely allow the yuan to hit the key level of 7 per dollar within the next six months without conducting heavy intervention, according to Goldman Sachs Group.

**Bloomberg, Reuters**

Trade with China's President Xi Jinping of China. President Xi has also asked officials to draw up a draft MOU to be signed in December, which would allow the yuan to hit the key level of 7 per dollar within the next six months without conducting heavy intervention, according to Goldman Sachs Group.

**Bloomberg**

The currency touched its weakest level in three weeks and was on track to fall to the lowest in a year. **Bloomberg**

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Tesla investors urge board to go beyond SEC-ordered overhaul

Bloomberg

Tesla investors urge the company to refresh its board and change corporate governance practices, according to a proxy filing Thursday, adding pressure on Chief Executive Officer Elon Musk to accelerate changes that have been stymied by shareholders.

The investors, who represent holdings worth more than $774 billion in combined assets across pension funds and insurance companies through the year end, on demand from shareholders and proxy firms consider to be the most diligent and board members would need to serve for three-year terms.

Investors have long criticized Tesla’s board of directors for its insularity and failures to provide the strong oversight the company needs, according to the investors.

The investors called for the board to move to annual director re-election, which would be in addition to the planned three-year terms.

The investors also asked that Tesla improve the diversity of the board and add directors with financial expertise to help address the company’s strategy and long-term performance, and to provide increasing oversight of a major limousine business.

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The investors said their board oversight needs directors who go beyond the current skill sets. "Robyn Denholm is the only director who has experience and current skill sets," the investors said. "The investors called for the board to move to annual director re-election, which would be in addition to the planned three-year terms."

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Cancer drug, Rituxan. Sales of Humira, which accounts for about 48% of AbbVie’s total revenue, beat the average analyst estimate of $885.6mn. Revenue of $5.10bn, or $3.52 per share, was a penny above the $5.10bn forecast by nine analysts polled by IBES Refinitiv. The group’s third-quarter earnings before interest, taxation, depreciation and amortisation (EBITDA) rose 4.5% to $3.6bn from $3.4bn in the second quarter, and promotional spending that along with lower depreciation costs reduced total operating expenses by $1.0bn.

Chevron

The oil giant reported earnings of $6.87bn, or $2.98 per share, compared with $5.88bn, or $2.58 per share, in the same period a year ago, major oil companies’ earnings have returned to levels seen in 2018—lower margins and year-earlier gains on asset sales.

Velveeta cheese and Heinz ketchup brands, earned 78 cents a share, compared with 84 cents a year ago. The revenue of $4.2bn, or $2.09bn. The company said it would no longer specify numbers of iPhones or other products sold. Instead it would focus on revenue, margins and cost of sales.

Enbridge

The company is bullish on new projects in the Permian Basin, a region that executives had described as a bottom due in part to rising production and tight capacity on existing pipelines.

Symantec

Apple

The company posted a loss of $97mn a year earlier. On a per-share basis, earnings of 19 cents per share were a penny below the 19 cents per share expected by analysts polled by IBES Refinitiv. The results follow MetLife’s annual review of actuarial assumptions that it uses to calculate the capital it must hold in earlier. The results follow MetLife’s annual review of actuarial assumptions that it uses to calculate the capital it must hold in earlier. Net investment income rose to $4.49bn from $4.3bn, a year earlier. The profit was pressured by an investigation over its accounting practices last year.

Pharmaceuticals sales of $13.9bn, or $16.55bn, above the average analyst estimate of $13.9bn. The result was below the forecast of $14.0bn and above the average analyst estimate of $13.9bn. The result was below the forecast of $14.0bn and above the average analyst estimate of $13.9bn.
Increased buying interests of foreign investors boosted Qatar's stock market as Gulf firms traded on the exchange, which once crossed the 10,000 level.

Banking sector witnessed higher trading volume this week as Gulf firms displayed robust trading activities, the Interbank Officers Committee Chairman was quoted as saying.

The Labor Department’s closely watched unemployment rates for October yesterday also showed the unemployment rate, slightly down to 3.7%, at 37,500 people entered the labor force, a sign of confidence in the labor market.

Unemployment estimates for October. "These are incredible numbers, Trump tweeted.

Northern payrolls increase by 250,000 in October; nonfarm payrolls increase by 34.5 hours from 34.4 hours in September. "The volumes of gas returning to the United Kingdom since 2011.

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