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India Maintains Winning Streak in Cricket World Cup with a Dominant 100-Run Victory Over England

In a thrilling World Cup showdown at the Bharat Ratna Shri Atal Bihari Vajpayee Ekana Cricket Stadium in Lucknow, India showcased their prowess with a stunning 100-run victory over England on Sunday, further solidifying their unbeaten run in the tournament. This victory all but dashed the hopes of the defending champions to secure a spot in the semi-finals.

The match began with a key moment when Rohit Sharma, India's skipper, survived a close lbw call on 33 runs, successfully overturning the decision with technology showing that the ball would have missed the leg stump.

England was tasked with chasing a target of 230 on a somewhat tricky wicket in Lucknow. Unfortunately for them, their innings unraveled, ultimately collapsing to 129 all-out in just 34.5 overs. This loss marked their fifth defeat in six matches, leaving their title defense contingent on a highly improbable mathematical scenario.

India's dominant performance included a strong showing by their captain, Rohit Sharma, who contributed a crucial 87 runs to help India reach a total of 229-9. While it may have seemed below par, this total proved to be more than enough against England on a challenging pitch.

India's bowlers, led by the exceptional Mohammed Shami, delivered a spectacular performance. Shami claimed four wickets for just 22 runs, while his fellow quick, Jasprit Bumrah, took three wickets to secure the victory. Their display was so spectacular that fireworks illuminated the sky in celebration.

England's innings got off to a disastrous start, finding themselves at 52-5 after Bumrah took wickets on consecutive balls, coming tantalizingly close to a hat-trick. Shami also joined in the attack, capturing two more key wickets. England lost key players like Dawid Malan and Joe Root, and even Jonny Bairstow narrowly escaped the hat-trick ball from Bumrah.

As the wickets continued to tumble, Ben Stokes was bowled out by Shami, further boosting India's hopes of defending their total. The excitement in the stadium reached its peak when Shami dismissed Bairstow for 14, sending the Indian fans into a frenzy. The end was imminent for England, with skipper Jos Buttler falling to Kuldeep for just 10, and Moeen Ali departing after scoring 15.

Before India's remarkable bowling performance, England's left-arm quick, David Willey, claimed three important wickets, including that of the star player Virat Kohli, who departed with just nine runs to his name. England's decision to bowl first appeared to be paying off early on as India found themselves at 40-3.

However, Rohit Sharma played a pivotal role in steadying the ship for India, forming a crucial partnership with KL Rahul that yielded 91 runs. Rohit reached his second fifty of the tournament, much to the delight of the nearly packed stadium. The skipper and Rahul kept the scoreboard ticking, but Willey eventually broke the partnership by dismissing Rahul.

Rohit's fight came to an end when he was caught by leg-spinner Adil Rashid while attempting a big shot, with Liam Livingstone taking a low catch. Kohli's struggle continued as he suffered his 16th duck in ODIs, remaining just one century away from matching Sachin Tendulkar's record of 49 hundreds in the 50-over format.

Despite some resistance from Suryakumar Yadav, who contributed 49 runs, Willey managed to secure his third wicket. Nonetheless, India's tail-enders managed to play out the full 50 overs. This comprehensive victory cemented India's status as a formidable force in the tournament and pushed England into a precarious position in their quest to defend their title.

With Changes to UAE's End-of-Service Benefits, Employees Urged to Prioritize 'Gratuity Higher Than Inflation,' Advises CEO of National Bonds

UAE Employees Encouraged to Prioritize Inflation-Beating Gratuity in Light of Upcoming Reforms

Dubai: A promising opportunity awaits UAE employees seeking retirement savings that outpace inflation, thanks to forthcoming revisions in the country's end-of-service benefits scheme. Achieving returns higher than inflation has become a focal point for individuals planning their retirement.

Mohammed Qasim Al Ali, CEO of National Bonds, emphasized the necessity of understanding that end-of-service benefits, typically received after 10-15 years of service, do not keep pace with inflation. Inflation rates, which hover around 2.5-3 percent, can erode the real value of these benefits by approximately 30 percent over a decade. To address this issue, the government is taking steps to safeguard and enhance the pension and gratuity accumulation process. Additionally, the reforms will ensure that employees receive gratuity payouts that outpace inflation when leaving their current employer.

The specifics of the revised end-of-service scheme are expected to be announced in the near future. In essence, these changes will grant employees greater flexibility, allowing them to have more control over their contributions to their gratuity payouts. Contributions, which will still be made on a monthly basis, will be managed by the employer, but the employee will have the authority to decide the amount to set aside for their gratuity.

In recent years, pension funds worldwide have faced challenges in generating returns that surpass surging inflation. The situation was exacerbated by record-high inflation rates in many countries over the past 3-4 years, leading to a series of interest rate hikes, which, in turn, curtailed consumer spending.

The anticipation of a revision to the UAE's longstanding end-of-service gratuity scheme was well-founded. Al Ali noted that some employers did invest the intended gratuity sums, but a significant portion did not, often due to a lack of investment knowledge or liquidity constraints.

Key Aspects of the New UAE End-of-Service Plans:

- Currently, employees receive gratuity benefits based on statutory minimums when they resign after completing at least one year of service.
- Under the new law, instead of a lump sum gratuity payment at the end of an employee's tenure, employers will be required to make monthly contributions on behalf of employees to a fund supervised by the Securities and Commodities Authority.
- Participation in the scheme is entirely voluntary, with employees deciding whether to participate and determining the monthly contribution.



Looking ahead, after 11 interest rate hikes since March 2022, banks are now offering deposit rates that often exceed the current inflation rates in the UAE. Furthermore, those invested in local stock markets have benefited from IPOs and rising prices of many blue-chip stocks.

Al Ali noted that many individuals are parking their funds in money market accounts and bank deposits, earning returns ranging from 3 to 5 percent, depending on the deposit amount and duration. However, he emphasized the importance of thinking beyond the current high-interest rate environment, as it may not be sustainable in the long run.

When assessing the new law's full details, National Bonds will consider incentives for employers to participate in the voluntary scheme. Ultimately, the decision will rest with employees, who will need to determine their risk appetite for their pension funds.

In the end, anything that outpaces inflation will be a valuable addition to retirement planning.

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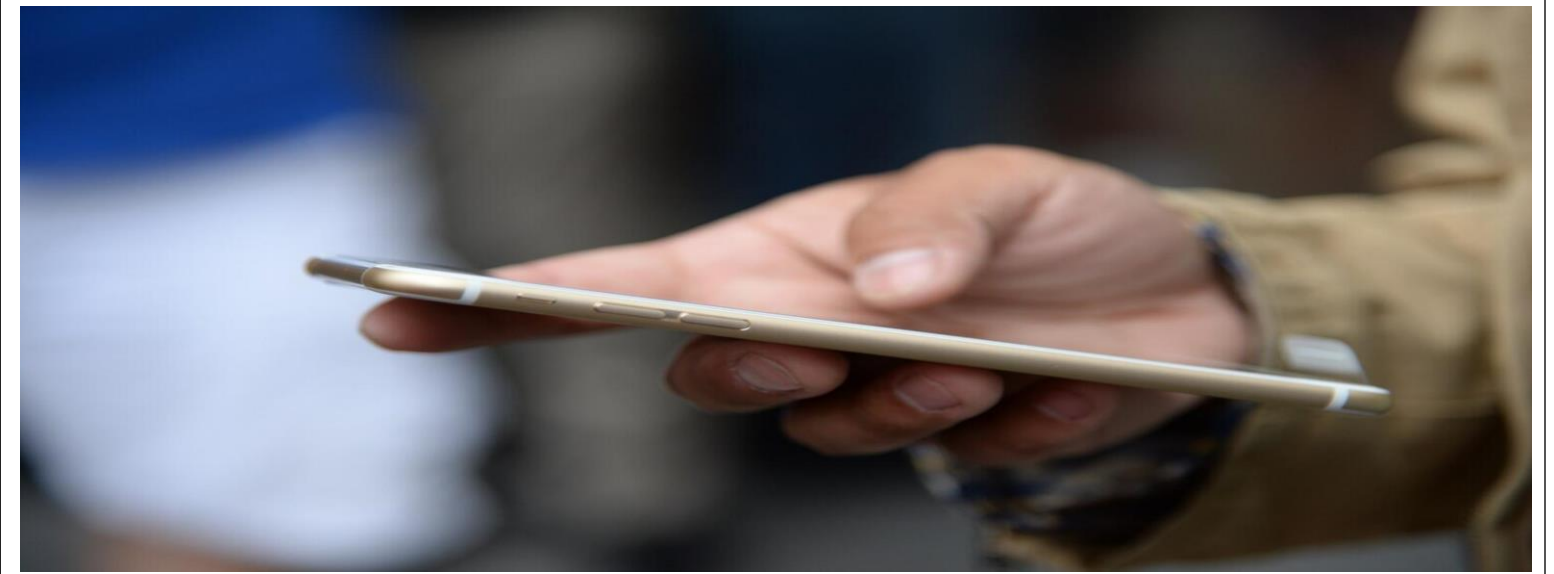
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Digital Transactions in the UAE Get a Boost with the Launch of a New Instant Payment Platform



Al Etihad Payments (AEP), a subsidiary of the Central Bank of the UAE (CBAUE), has unveiled "Aani," a groundbreaking instant payment platform poised to revolutionize the digital payment landscape in the UAE. Aani, a pivotal project within the CBAUE's Financial Infrastructure Transformation (FIT) program, heralds a new era of seamless, secure, and immediate digital payments.

In line with the UAE's vision of becoming a global digital payment hub, Aani empowers licensed financial institutions (LFIs) and payment service providers to offer their customers an exceptional digital payment experience. Aani opens up unprecedented possibilities for consumers, businesses, corporations, and government entities, enabling transactions to be swiftly and securely processed round the clock, seven days a week.

One of Aani's standout features is the ability for users to transfer money instantly by simply using the recipient's phone number. Aani also facilitates functions like "Request Money" and "Split Bills," streamlining various payment experiences. The platform supports QR codes, making cashless, hassle-free payments at merchants a reality. Furthermore, additional functionalities, such as real-time direct debit and e-checks, will be introduced in the near future.

The launch of Aani has garnered the participation of eight licensed financial institutions: Abu Dhabi Commercial Bank, Al Fardan Exchange, Emirates NBD, Finance House, First Abu Dhabi Bank, Habib Bank AG Zurich, Mashreq Bank, and National Bank of Fujairah. AEP is actively working to onboard the remaining LFIs by the end of 2024.

Aani is accessible through the existing channels of the participating LFIs, or via the dedicated Aani mobile app. AEP has also collaborated with Magnati, Mashreq/Neo Pay, and Network International to enable QR-based payments with merchants through Aani, with plans to onboard tens of thousands of merchants in the coming months through these and other licensed merchant acquirers.

Saif Humaid Al Dhaheri, Chairman of AEP, expressed, "The launch of Aani exemplifies our unwavering commitment to digitize the economy and advance the financial sector, aligning with our visionary leadership's aspirations and the CBAUE's objectives. Aani is not just a payment platform; it represents a catalyst for economic growth, innovation, and financial inclusion. We remain dedicated to fostering an ecosystem that encourages innovation, competition, and growth, benefiting the entire financial system."

Jan Pilbauer, CEO of Al Etihad Payments, remarked, "We are delighted to introduce Aani, a platform that redefines the digital payment experience and reinforces the UAE's pioneering position as a global digital payment hub. Collaborating closely with our partners, we are committed to unlocking the full potential of Aani through current and future features that address evolving market needs."

The launch of Aani comes on the heels of the announcement of the UAE's first Domestic Card Scheme (DCS), a development that further supports the nation's digitization agenda, reduces payment costs, and enhances the UAE's competitiveness in the global financial landscape.

World's First Unmanned Telecom Store in the UAE: Purchase Phones and Mobile Plans



Etisalat has unveiled a groundbreaking "EASE" store that redefines the shopping experience by introducing autonomous technologies and innovative solutions. At the heart of this fully automated store is an interactive robot designed to assist customers by answering their queries.

The EASE store offers a wide range of products, including mobile devices, accessories, prepaid and postpaid plans, all of which can be easily purchased through self-service kiosks. The store's design leverages Etisalat's expertise and technological capabilities to cater to future customer needs and provide a truly unique shopping experience.

This pioneering store incorporates cutting-edge technologies such as artificial intelligence, machine learning, sensors, smart gates, digital touch points, and autonomous devices and trade-in machines. These technologies work in harmony to create a seamless shopping journey for customers. As a result, Etisalat proudly claims the distinction of being the world's first telecom company to offer such an exceptional customer experience.

Khaled Mahmood, the spokesperson for Etisalat, highlighted the company's commitment to enhancing convenience, accessibility, personalization, efficiency, and sustainability in the shopping experience. The EASE store embodies this commitment by offering customers a glimpse into the shopping journey of the future.

Mahmood also emphasized Etisalat's significant achievements in the 5G realm. The UAE's 5G network is currently recognized as the fastest globally and provides coverage to over 98.74 percent of populated areas in the country. Notably, data transfer speeds have reached up to 10 gigabits per second within the 6 gigahertz frequency range.

Etisalat has recently achieved a "global industry milestone" by successfully piloting the deployment of mmWave technology over a distance of 10 kilometers. This achievement paves the way for the establishment of commercial 5G private networks, which are poised to revolutionize data security and digitalization over mobile networks.

In response to changing consumer lifestyles, Etisalat has enriched its services to meet a diverse range of demands. The introduction of the smart living service, which integrates the latest smart home devices in collaboration with Amazon, and the deployment of the GPT chatbot in GoChat have been key innovations that enhance customer experiences.

Etisalat has consistently maintained global leadership in the deployment of Fiber to the Home (FTTH) networks, covering 99.85 percent of households, and continues to provide one of the world's fastest mobile networks. These achievements underscore the company's commitment to delivering cutting-edge technology to enhance every aspect of customers' lives.

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