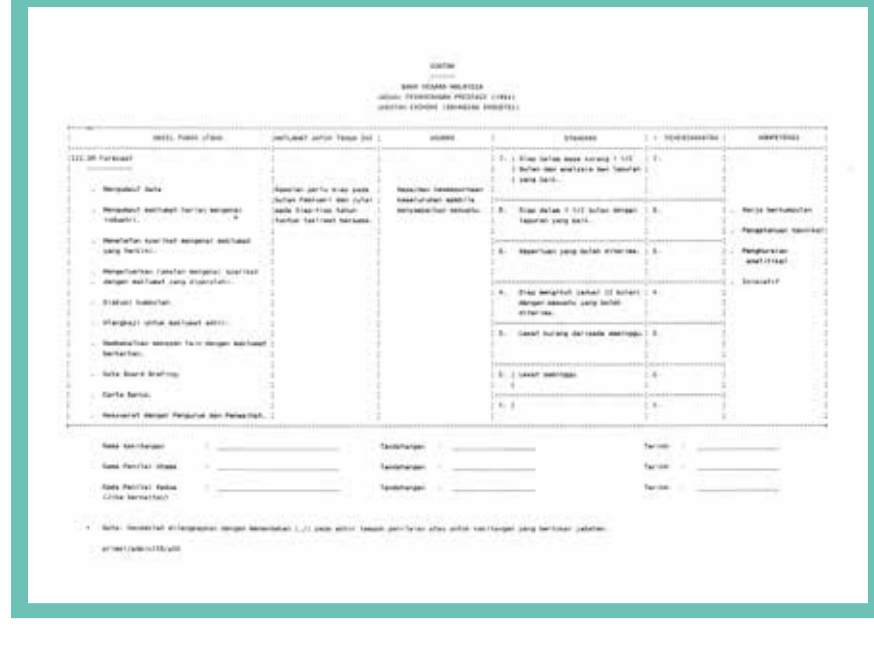


# Meningkatkan struktur dan sistem Bank

## Improving the Bank's structures and systems

*'When I joined, morale was low. I needed to boost that. Apart from setting out a mission statement and core values for the Bank, one of the things I managed to do was to put in place a more competitive remuneration structure for the staff. We needed to pay above average, and a performance bonus was very important.'* - Governor Ahmad Don



Contoh borang PRIME pertama untuk Jabatan Ekonomi pada tahun 1994  
The sample of first PRIME form for Economics Department in 1994

Mari lihat apa yang telah dilakukan oleh Gabenor untuk meningkatkan semangat kakitangan!

Let's look at what the then Governor did to enhance the staff morale at work!



### RAKAN KONGSI 'PRIME'

Sistem pengurusan prestasi Bank, iaitu PRIME (performance review in managing excellence), diperkenalkan pada tahun 1994 sebagai sistem penilaian prestasi baharu. Sistem tersebut masih digunakan sehingga kini. Ia bukan sahaja dapat merangsang semangat, tetapi juga menetapkan piawaian yang tinggi dan kualiti prestasi kakitangan.



### PARTNER OF 'PRIME'

The PRIME (performance review in managing excellence) system, which was introduced in 1994 as a new performance appraisal system for the Bank. The PRIME system is still being used until today. Not only it boosted morale, but also has set high standards and quality performance of the staff.



### MENGURUSKAN RISIKO

Pelbagai sistem baharu diperkenalkan selain mewujudkan semakan dan imbalan (check and balance) untuk memastikan keruahan mata wang yang diumumkan pada tahun 1994 tidak berulang lagi. Langkah penting yang beliau ambil ialah menubuhkan pejabat Pengurusan Risiko Perbendaharaan – lebih dikenali sebagai pejabat 'tengah' (middle office) - antara pejabat 'hadapan' (urus niaga) dengan pejabat 'belakang' (penyelesaian dan pentadbiran).



### MANAGING RISK

New systems were put in place, as well as checks and balances, to ensure that there was no recurrence of the currency losses that were announced in 1994. Key among these measures was the establishment of a Treasury Risk Management office—commonly referred to as the 'middle' office—between the 'front' office (dealing room) and the 'back' office (settlement and administration).



### PENJENAMAAN SEMULA PORTFOLIO

Nama jawatan 'Penasihat' ditukar kepada 'Penolong Gabenor' untuk memberikan gambaran lebih jelas tentang tugas mereka dalam pengurusan harian Bank. Gelaran 'Pengurus' diubah kepada 'Pegawai' sejajar dengan konvensyen keistimewaan. Bagi kumpulan eksekutif pula, laluan kerjaya yang mengiktiraf kepakaran mereka dalam bidang-bidang tertentu berdasarkan kriteria tertentu telah diperkenalkan.



### PORTFOLIO REBRANDING

The previous designation was changed from 'Adviser' to 'Assistant Governor' to reflect better the fact that those holding this position were engaged in the day-to-day governing of the Bank. 'Managers' were renamed 'Directors' in line with institutional convention. A specialist career path was also introduced for executives whereby staff could be designated experts in certain areas based on a specific set of criteria.



### MC - BUKAN SIJIL SAKIT!

Di bawah sistem baharu ini, keputusan penting yang melibatkan jabatan berlainan di Bank dibentangkan dalam mesyuarat Jawatankuasa Pengurusan (MC), yang pada masa itu diadakan dua minggu sekali. Mesyuarat itu dihadiri oleh penolong gabenor, timbalan gabenor serta gabenor, dan keputusan akan dibuat secara bersama.



### MC - NOT THE MEDICAL ONE!

Under the new system, major decisions involving different departments were tabled at a Management Committee (MC) meeting, then held once a fortnight, at which the assistant governors, deputy governor and governor would make decisions together.

# Sistem Pembayaran Elektronik Malaysia (MEPS), 1997

## Malaysian Electronic Payment System (MEPS), 1997

Sistem Pembayaran Elektronik Malaysia (MEPS) adalah konsortium pembayaran yang dimiliki oleh bank-bank tempatan yang ditubuhkan pada Mac 1997. Pembentukan MEPS adalah untuk menyediakan sistem penjelasan dan penyelesaian elektronik runcit untuk institusi yang mengambil bahagian.

Malaysian Electronic Payment System (MEPS) is a payment consortium owned by domestic banks which were set up in March 1997. The formation of MEPS is to provide the retail electronic clearing and settlement system for participating institutions.

Anda melihat MEPS di mana-mana ... tapi apakah ia?  
You see MEPS everywhere... but what is it?

# Majlis Penasihat Syariah, 1997

## Shariah Advisory Council, 1997



Ahli Majlis Penasihat Syariah Bank Negara Malaysia yang ditubuhkan oleh Bank Negara Malaysia untuk Kewangan Islam dan takaful, Julai 1997. Dari kiri: Mohd Daud Bakar, Sheikh Azmi Ahmad, Professor Dr Haji Othman Haji Ishak, Professor Ahmad Ibrahim, Gabenor Ahmad Don, Dr Ahmed Ali Abdalla, Dr Abdul Halim Haji Ismail, Haji Md Hashim Haji Yahaya dan Haji Hassan Haji Ahmad.

Members of the first National Syariah Advisory Council established by Bank Negara Malaysia for Islamic banking and takaful, July 1997. From left: Mohd Daud Bakar, Sheikh Azmi Ahmad, Professor Dr Haji Othman Haji Ishak, Professor Ahmad Ibrahim, Governor Ahmad Don, Dr Ahmed Ali Abdalla, Dr Abdul Halim Haji Ismail, Haji Md Hashim Haji Yahaya and Haji Hassan Haji Ahmad.

# Sistem Pemindahan Dana dan Sekuriti Secara Elektronik Masa Nyata (RENTAS)

## Real Time Electronic Transfer of Funds and Securities System (RENTAS)

### Real Time Electronic Transfer of Funds and Securities System (RENTAS)



Ilustrasi oleh / Illustration by IZZATY AHAMAD

Sistem Pemindahan Dana dan Sekuriti Secara Elektronik Masa Nyata (RENTAS) mengendali sistem pembayaran yang besar di Malaysia. Ia menyediakan penyelesaian kasar peminjaman wang antara bank dalam masa nyata, penyelesaian sekuriti utang pelbagai mata wang, dan perkhidmatan depositori.

The Real Time Electronic Transfer of Funds and Securities System (RENTAS) handles large value-currency payments system in Malaysia. It provides multi-currency real-time gross settlement of interbank fund transfers, multi-currency debt securities settlement, and depositary services.

Sebelum pelaksanaan RENTAS, penempatan untuk pemindahan wang antara bank dilakukan pada sistem penyelesaian end-of-day yang dikenali sebagai SPEEDS.

Prior to the implementation of RENTAS, settlements for interbank funds transfer were conducted in an end-of-day net settlement system known as SPEEDS.