



# siaran akhbar

ditkikan oleh jabatan penerangan malaysia

ucapan ADHO  
332  
100/79

PEN. 11/74/136 (TPM)

Embargo: Tidak boleh disiarkan sebelum  
pukul 10.00 malam pada 22.11.1974.

UCAPAN YAB TIMBALAN PERDANA MENTERI, DATUK  
HUSSEIN ONN, MENGENAI PENUBUHAN BANK  
SIMPANAN NASIONAL MENERUSI RADIO DAN T.V.  
PADA HARI JUMAAT, 22HB NOVEMBER, 1974,  
PUKUL 9.30 MALAM

Tuan-tuan dan puan-puan sekalian.

Pada 5hb Disember yang akan datang ini, Y.A.B. Tun Perdana Menteri akan melancarkan Bank Simpanan Nasional, sebuah Institusi baru bagi mengumpulkan simpanan wang rakyat. Saudara-saudara tentu masih ingat bahawa dalam ucapan belanjawan saya baru-baru ini, telah saya jelaskan dan saya ulangi:

"Satu kunci utama pada menyelesaikan keadaan inflasi ialah dengan menghindarkan perbelanjaan yang tidak mustahak terutama pembelian barang-barang mewah (luxury goods). Kita mestilah menambah simpanan wang. Kita juga mestilah menanamkan rakyat kita bukan sahaja sebagai satu streteji belanjawan tetapi juga untuk jangka-jangka masa depan. Kerajaan sangat-sangat memberikan perhatian berat kepada usaha menggalakkan simpanan wang ini."

Akta Bank Simpanan Nasional 1974 akan berjalan kuatkuasanya pada 1hb Disember ini. Tujuan Akta tersebut ialah untuk menubuhkan Bank Simpanan Nasional bagi mempertingkatkan dan menggembelingkan penyimpanan wang, khasnya daripada penyimpan-penyimpan kecil, menggalakkan tabiat menyimpan wang dan mengadakan saluran untuk menampung simpanan daripada orang ramai serta juga untuk memberi kemudahan memindah dan juga mengambil alih segala tugas-tugas dan tanggungjawab Bank Simpanan Pejabat Pos. Dalam hubungan ini, saya sukalah mengumumkan perlantikan Y.B. Datuk Syed Nahar bin Tun Syed Sheh Shahabudin sebagai Pengerusi Lembaga Pengarah Bank Simpanan Nasional. Ahli Lembaga yang lain ialah Y.B. Encik Sanusi bin Junid dan Y.B. Encik K. Padmanabhan. Ahli-ahli yang lain termasuklah wakil daripada Kementerian Kewangan, Bank Negara, Jabatan Perkhidmatan Pos dan juga Pengurus Besar.

Bank Simpanan Nasional akan mengekalkan bentuk dan sifat terbaik Bank Simpanan Pejabat Pos, disamping mengadakan beberapa perubahan untuk menjadikannya sebuah Institusi Simpanan Wang yang dinamis. Semua simpanan wang di Bank itu adalah dijamin sepenuhnya oleh Kerajaan. Sebagai satu galakkan, semua keuntungan yang diperoleh daripada simpanan berjumlah sehingga \$20,000.00 akan dikecualikan daripada cukai pendapatan, mulai daripada 1hb Disember tahun ini. Kadar keuntungan yang dibayar bagi semua simpanan ialah 6.5 peratus setahun.

(tambahan)



# SIARAN AKHBAR

DI-TERBITKAN OLEH JABATAN PENERANGAN MALAYSIA

PEN. 11/74/136 (TPM)  
(hubungan 2)

Dengan berjalannya kuatkuasa Akta Bank Simpanan Nasional, berertilah Akta Bank Simpanan Pos 1948 akan dimansuhkan dan Bank Simpanan Pejabat Pos dibubarkan. Walaupun demikian, semua wang pertaruhkan dan segala kemasukan wang didalam Buku-buku Simpanan serta juga semua wang yang dilaburkan dalam pinjaman dan semua urusan yang dibuat dibawah Akta Bank Simpanan Pos adalah semuanya dikira sebagai harta dan simpanan dibawah Akta Bank Simpanan Nasional.

Bagaimanapun, tentulah akan mengambil masa sedikit bagi mengelola dan menjalankan sepenuhnya tugas Bank Simpanan Nasional ini. Buat sementara waktu, semua penyimpan-penyimpan wang akan terus menggunakan Buku-buku Simpanan Wang Pejabat Pos bagi maksud memasukkan ataupun mengeluarkan wang menerusi Pejabat-Pejabat Pos serta juga Pejabat Pos Bergerak, diseluruh Semenanjung Malaysia, Sabah dan Sarawak. Bank Simpanan Nasional akan terus memberikan perkhidmatan yang sama dan menggunakan peraturan serta cara-cara yang sama bagi menguruskan kemasukkan dan pengeluaran wang seperti Bank Simpanan Pejabat Pos dimasa yang lalu. Untuk memudahkan orang ramai mengetahui tentang Bank Simpanan Nasional ini, risalah-risalah dan juga buku-buku panduan sedang di-sediakan dan semua risalah dan buku-buku ini akan diberi percuma kepada orang ramai daripada Pejabat-Pejabat Pos.

Kerajaan merasa bangga dengan semangat orang ramai yang telah menyimpan wang dimasa lepas. Dalam hubungan ini, saya sukalah memberikan angka-angka berhubung dengan simpanan wang rakyat dan bagaimana simpanan wang tersebut telah membantu penyimpanannya dan juga Negara kita. Di-dalam Bank Simpanan Pejabat Pos, bilangan peyimpan berjumlah lebeh daripada 2.5 juta dan jumlah simpanan wang yang ada sekarang ialah lebeh daripada \$511 juta. Dalam tahun 1973 keuntungan yang di-bayar kepada penyimpan wang berjumlah hampir \$16 juta. Dari tahun 1949 sahingga bulan nobember tahun ini, jumlah wang yang ada dilaburkan dalam tabung pinjaman Kerajaan dan lain-lain berjumlah lebeh daripada \$526 juta. Selain daripada simpanan dalam Bank simpanan Pejabat Pos, kita juga mempunyai beberapa buah institusi simpanan wang. Umpamanya, Kumpulan Wang Simpanan Pekerja, telah dapat menghimpunkan hampir-hampir \$3,500 juta. Hingga tarikh ini jumlah wang di-laburkan dalam pinjaman Kerajaan dan lain-lain ialah lebih daripada \$3,400 juta. Satu Contoh lagi ialah Lembaga Urusan dan Tabung Haji yang telah dapat mengumpul wang lebih daripada \$54 juta, kebanyakannya telah dilaburkan di dalam negeri ini. Satu contoh yang baik juga ialah mengenai Lembaga Tabung Angkatan Tentera. Jumlah wang yang disimpan dalam Tabung ini ialah lebih daripada \$10 juta dan kebanyakan wang ini telah dilaburkan. Selain daripada itu, ada beberapa jenis simpanan wang seperti kira-kira bank perdagangan dan juga Lembaga Kumpulan Wang Simpanan Guru.

Dengan gambaran ini, dapat dilihat bagaimana simpanan wang saudara yang telah dihimpunkan bersama-sama dan dilaburkan di dalam negara kita ini bukan sahaja membawa faedah kepada diri kita sendiri, tetapi apa yang lebih mustahak ia telah membolehkan Kerajaan, dalam masa beberapa-tahun yang lalu, membiayai segala rancangan pembangunan ekonomi dan sosial negara kita. Bagi tiap-tiap rancangan pembangunan, banyak lagi wang yang dikehendaki untuk membiayainya. Oleh itu, kita berkehendakkan lebih banyak simpanan wang, khasnya pada masa ini, dimana kita berkehendakkan penyimpanan wang yang lebih lagi supaya dapat kita meringankan kesan-kesan inflasi.

(tambahan)



PEN. 11/74/136 (TPM)

EMBARGO : NOT for publication or broadcast before  
10.00 p.m. on November 22, 1974.

SPEECH BY THE HON'BLE DEPUTY PRIME MINISTER,  
DATUK HUSSEIN ONN, ON THE ESTABLISHMENT OF  
BANK SIMPANAN NASIONAL OVER RADIO AND TV  
MALAYSIA ON FRIDAY, NOVEMBER 22, 1974, AT  
9.30 P.M.

Ladies and Gentlemen.

On 5th December, YAB Tun Perdana Menteri will launch the National Savings Bank. You will recollect that in my Budget Speech, I stated that and I quote:

"A key factor in solving any inflationary situation, is to avoid unnecessary expenditure, especially the consumption of luxury goods. We must step up savings, and we must inculcate the savings habit in our people, not only as part of the Budget strategy, but for the longer term. The Government attaches great importance to the encouragement of savings."

The Bank Simpanan Nasional Act 1974, will come into force on 1st December this year. The objects of the Act are to incorporate the National Savings Bank to promote and mobilise savings, particularly from small savers, to encourage thrift, to provide means for savings by the general public, and to provide for the transfer to and for vesting in the Bank of the functions, assets and liabilities of the Post Office Savings Bank. I would like to announce that the Government has appointed Y.B. Datuk Syed Nahar bin Tun Syed Sheh Shahabudin as the Chairman of the Board of Directors of the Bank, Y.B. Encik Sanusi bin Junid and Y.B. Encik K. Pathmanaban as members. The other members of the Board are a representative each of the Ministry of Finance, the Bank Negara, the Postal Services Department, and the General Manager.

The National Savings Bank will retain some of the better features of the Post Office Savings Bank, and will also introduce innovations to make it a more dynamic savings institution. The deposits made with the Bank are fully guaranteed by the Government. As an incentive, interest earned on savings up to \$20,000/- will be exempted from income-tax, effective from 1st December this year. The interest payable on deposits is 6.5 per cent per annum.

With the coming into force of the National Savings Bank Act, the Post Office Savings Bank Act, 1948, is repealed and the Post Office Savings Bank is dissolved. Therefore, all deposits made and all entries in depositors' passbooks, all funds invested in securities and all other business transacted under the Post Office Savings Act are deemed to be deposits and entries made, funds invested and business transacted under the National Savings Bank Act.

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an oleh jabatan penerangan malaysia

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# SIARAN AKHBAR

DI-TERBITKAN OLEH JABATAN PENERANGAN MALAYSIA

PEN. 11/74/136 (TPM)  
(take 2)

However, it will take sometime before the National Savings Bank becomes fully organised and operational. In the meantime, the depositors will continue to use the Post Office Savings passbooks to make deposits and withdrawals through the post offices and mobile post offices throughout Peninsular Malaysia, Sabah and Sarawak. The National Savings Bank will continue to provide the same services and use the same procedures with regard to making deposits and withdrawals as those of the Post Office Savings Banks. The National Savings Bank has prepared pamphlets and booklets giving all the relevant details and these pamphlets and booklets will be made available to the public free of charge from post offices.

Let me give you some figures with regard to savings and how they have helped you and the country. In the Post Office Savings Bank, the total number of depositors is over 2.5 million and the total amount standing to their credit is over \$511 million. In 1973, the total amount of interest paid is nearly \$16 million. From 1949 to November this year, the total amount invested in Government and other securities exceeds \$526 million. Apart from the Post Office Savings Bank, there are other saving institutions. For example, the Employees Provident Fund whose total amount of deposits is nearly \$3,500 million, and to-date the amount invested in Government and other securities is over \$3,400 million. Another example is the Pilgrims' Management and Savings Corporation whose total deposits is over \$54 million, most of which is invested. The Armed Forces Fund is another example. The total amount of deposits in this Fund is over \$10 million, most of which is invested. There are other examples, such as the Commercial Banks Savings Account and the Teachers' Provident Fund.

Thus, it will be seen how your savings, collected together and invested inside the country, not only bring you benefit individually, but what is more important, they make it possible for the Government over the years to finance our country's economic and social developments. With each development plan, more and more money will be needed to finance it. Thus, we need more savings, and in particular at the present time, we need to save much more in order to cushion the effects of inflation.

May I assure you that all your deposits, which were in the Post Office Savings Bank, and which are now transferred to the National Savings Bank, are safe. The Government appeals for your continued and further support in its efforts to make the people save more. Those who do not yet have a savings account, should open one NOW. Inculcate in you and your children the savings habit. ALL SHOULD HELP, INCLUDING THE SCHOOLS.

SAVE WITH THE NATIONAL SAVINGS  
FOR YOUR FAMILY  
FOR YOUR COUNTRY.

KUALA LUMPUR,  
21hb November, 1974.

(dikeluarkan pada pukul 9.30 malam)

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# SIARAN AKHBAR



DI-TERBITKAN OLEH JABATAN PERIKHOBAH MALAYSIA

PERK. 11/74/138 (T.M.)  
(Isk 2)

However, it will take some time before the National Savings Bank becomes fully organized and operational. In the meantime, the deposits will continue to be the Post Office Savings Bank's to make deposits and withdrawals through the post offices and mobile post offices through Peninsular Malaysia, Sabah and Sarawak. The National Savings Bank will continue to provide the same services and use the same procedures with regard to making deposits and withdrawals as those of the Post Office Savings Bank. The National Savings Bank has prepared pamphlets and booklets giving all the relevant details and these pamphlets and booklets will be made available to the public free of charge from post offices.

Let us give you some figures with regard to savings and how they have helped you and the country. In the Post Office Savings Bank, the total number of depositors is over 2.5 million and the total amount standing to their credit is over 2511 million. In 1973, the total amount of interest paid is nearly 750 million. From 1969 to November this year, the total amount invested in Government and other securities exceeds 1250 million. Apart from the Post Office Savings Bank, there are other saving institutions. For example, the Employees Provident Fund where total amount of deposits is nearly 25,500 million, and to date the amount invested in Government and other securities is over 25,400 million. Another example is the firm's 'Management and Savings Corporation' whose total deposits is over 254 million, most of which is invested in fixed foreign funds in another example. The total amount of deposits in this fund is over 240 million, most of which is invested. There are other examples, such as the Commercial Banks Savings Account and the Teachers' Provident Fund.

Thus, it will be seen how your savings, collected together and invested inside the country, not only bring you benefit individually, but also is more important, they make it possible for the Government to finance our country's economic and social development. In each development plan, more and more money will be needed to finance it. Thus, we need more savings, and in particular at the present time, we need to save much more in order to cushion the effects of inflation.

May I assure you that all your deposits, which were in the Post Office Savings Bank, and which are now transferred to the National Savings Bank, are safe. The Government appeals for your continued and further support in its efforts to make the people who do not yet have a savings account, should open one. All should encourage their children the savings habit. ALL SHOULD ENCOURAGE THEIR CHILDREN TO SAVING.



SAVE WITH THE NATIONAL SAVINGS BANK FOR YOUR FAMILY FOR YOUR COUNTRY

KUALA LUMPUR, 21st November, 1974

(dikeluarkan pada pukul 9.30 malam)

No. Siri ..... 603  
No. Penerimaan ..... 113 / 79

AT:ort