

siaran akhbar

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PERKHIDMATAN
ARKIB PERDANA MENTERI

PEN.10/76/108(PM)

PERDANA MENTERI RESMI PERWIRA HABIB BANK

Ucapan Perdana Menteri, Datuk Hussein Onn, di upacara peresmian Perwira Habib Bank Malaysia Berhad di Nirwana Ballroom, Hilton Kuala Lumpur pada 23hb Oktober, 1976 :

Pelancaran Perwira Habib Bank Malaysia pada malam ini menandakan satu lagi kejayaan bagi perkembangan Bank-bank perdagangan di Malaysia dalam usahanya menyediakan perkhidmatan bank yang lengkap kepada orangramai. Demikian juga, pelancaran resmi Bank ini menandakan satu ikatan kerjasama di antara dua negara Islam yang sedang bergerak maju, yaani Pakistan dan Malaysia.

Saya sesungguhnya merasa amat bangga dan sukacita, bukan sahaja kerana dapat bersama-sama hadir dalam majlis ini, tetapi dapat pula menyaksikan satu usaha dinamis, dalam bidang ekonomi negara. Penubuhan Bank ini, dalam penyusunannya yang baru, di mana sahamnya adalah gabungan dari kumpulan modal bumiputra dan Habib Bank Pakistan, memberi contoh yang baik bagaimana objektif Kerajaan pada menambahkan penyertaan bumiputra dalam perusahaan bank dapat dihasilkan. Demikian juga ia menjadi satu bukti yang nyata tentang pencapaian Dasar Ekonomi Baru.

Seperti yang telah dinyatakan oleh Pengerusi Lembaga Pengarah tadi, Perwira Habib Bank ini ialah sebuah bank usaha bersama di antara Habib Bank dan pemegang saham tempatan, dalamana kumpulan tempatan memegang dua pertiga dari jumlah modalnya. Ini ialah suatu petanda lagi bahawa pelabur-pelabur asing, bukan sahaja meletakkan kepercayaan penuh mereka dalam bidang perdagangan dan perusahaan di negara ini, tetapi juga dalam bidang perusahaan bank. Saya berharap contoh yang baik ini akan diikuti pula oleh gulungan bank lain.

The Perwira Habib Bank is new. Nevertheless, it can be expected that with the combined bank experience and expertise of the Habib Bank, one of the largest banks in the world, and the dynamism and progressiveness of the Lembaga Tabung Angkatan Tentera and the Syarikat Permodalan Kebangsaan Berhad, as well as the guidance and leadership given by its Board of Directors and management, the bank will grow and prosper and be a credit to the banking community of this country.

I need not remind you that we are entering into a crucial stage in the development of the country. In the Third Malaysia Plan, each one of us, whether in the private or the public sector, has a duty and a part to play in ensuring its success. The Third Malaysia Plan is a continuation of previous development plans in our efforts to improve the economic condition and quality of life of our people of all races, particularly those who are in the poor and poverty groups.

(tambahan)

In the Plan, the public and private sectors have been assigned their respective roles. They are certainly very challenging, especially with regard to the private sector. During the Plan period, private investment is expected to provide the major source of capital formation. In current prices, private investment is estimated to be \$26.8 billion. The sum is certainly not chicken feed, if I may use that phrase. The maintenance, and indeed further improvement of the investment climate is of the utmost importance. Thus the Government will ensure, and has started to do so, that its policies and measures will be conducive towards the achievement of such a climate. Opportunities for private investment will not only be provided but it will also ensure that investible funds are readily available in the domestic financial system. This is an area where the commercial banks will have to come to the forefront. May I therefore take the opportunity to touch on the role expected of the banking system, under the Third Malaysia Plan.

As the major mobilisers of financial resources, the commercial banks in the country are expected to play a bigger role in assisting the Government to achieve its policy objectives. It is not sufficient that commercial banks should merely meet the private needs of individuals and organisations for working capital. They have a responsibility to ensure that there is an equitable and balanced distribution of credit, consistent with the national policy.

Guidelines have been issued in the past. These are intended to ensure that credit for commercially feasible projects of a productive and socially useful nature, will be readily available. Our objectives have not changed, and it is expected that during the Plan period, commercial banks will continue to explore new areas of financing, and in particular, to seek new ways to meet adequately and effectively the credit needs of priority areas. The priority areas are agriculture, including food production, manufacturing, housing, petty traders, small-scale industries and bumiputra entrepreneurs.

In this connection, I would also like to mention the monetary measures that have recently been announced by the Finance Minister. These monetary measures form part of the Government's overall economic and monetary strategy, designed to increase the effectiveness of its management of the economy, in line with the objectives of the Third Malaysia Plan. Since October 1976, commercial banks have been required to extend their new loans and advances to certain priority sectors and areas of the economy, such as the bumiputra community; the manufacturing industry; the agricultural sector, including food production, and individuals for the purchase of residential houses.

Banks are also urged to place particular emphasis on the financing of productive ventures, especially fixed capital formation in plant and equipment, so as to stimulate a steady rate of real economic growth. It will also enable the benefits of economic growth to be enjoyed more equitably, especially by the less fortunate of all races.

The continuing good relations between Pakistan and our country have been very encouraging. The Perwira Habib Bank is an example of a commercial partnership between the peoples of our two countries. It is also a manifestation of the confidence which foreign investors have in the political and economic stability of our country.

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The participation of the Habib Bank in this venture will, I am sure, not only provide us with the expertise, but will also make available a ready international network of banking facilities and services.

I am happy to know that the Habib Bank has been conducting training courses for the personnel of the Perwira Habib Bank. This is another important role of a bank, that is, the provision of training to develop skilled manpower. A major emphasis of the Third Malaysia Plan is to increase the number of job opportunities for the rapidly rising labour force, as well as to increase the supply of trained manpower. Banks can significantly contribute in this area by organising and supporting various training programmes, such as the Programme for Executive Development conducted by Bank Negara Malaysia, in conjunction with the MARA Institute of Technology and the Association of Banks - courses which are tailored to suit the specific needs of the banking world.

I am glad to know that the Perwira Habib Bank is responding well to the New Economic Policy. I am informed that to-date the bank has extended credit to the priority sector, such as the bumiputra community and small-scale entrepreneurs, generally well in excess of the minimum requirements laid down by Bank Negara Malaysia.

It is our hope that the Perwira Habib Bank will continue to play an effective role in meeting the credit needs of the economy, as well as promoting the further growth of the banking system in the country. It is also our hope that Pakistan's reservoir of banking experiences and business connections, will now be channelled through the Perwira Habib Bank and, together with the knowledge of local conditions and contacts provided by the Malaysian partners, they will I am sure be effective partners in contributing towards the economic growth of the country.

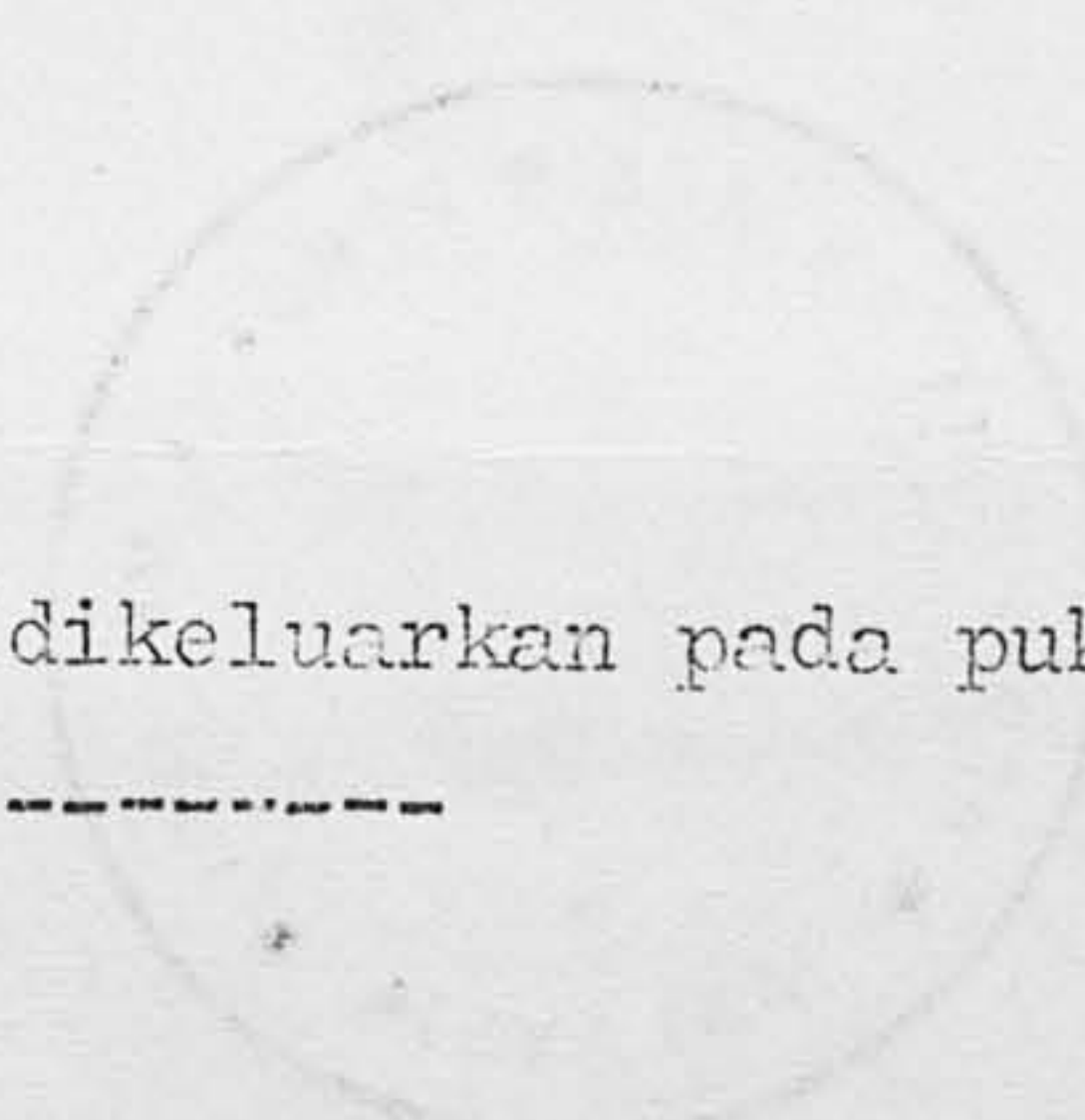
Bagi mengakhiri ucapan ini, sukaiah saya menyeru kepada semua pihak daripada segala peringkat perdagangan dan perindustrian, supaya menggunakan bank ini dan bekerjasama dengannya. Saya juga ingin mengucapkan terimakasih atas penghormatan dan jemputan kepada kami berdua menghadiri majlis ini.

Dengan harapan ini, saya dengan sukacitanya, meresmikan Perwira Habib Bank Malaysia Berhad, dan berdoa agar bank ini berjaya dalam menjalankan usahanya membantu rakyat dalam lapangan perdagangan.

Terimakasih.

KUALA LUMPUR,
24hb Oktober, 1976.

(dikeluarkan pada pukul 12.30 tengahari)





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No. Siri	221
No. Penerimaan	2/77

1 - JAN 1977