MBSJ
GEMILANG BERSAMA

PENGURUSAN PEMANTAUAN KERATAN AKHBAR MBSJ
TARIKH: 04 OKTOBER 2024 (JUMAAT)

LAIN-LAIN PBT

BIL	AKHBAR	PBT	TAJUK
1.	THE STAR	DBKL	• KL DEEPAVALI BAZAAR LOTS HALVED • DBKL ENFORCEMENT DEPT TO OPERATE SHIFTS
2.	SINAR HARIAN	MPS	• BAHANA KILANG NAJIS TAHI AYAM
3.	HARIAN METRO	DBKL	• DBKL BELUM TERIMA ARAHAN TUTUP PREMIS
4.	BERITA HARIAN	DBKL	• ELAUN PENGUAT KUASA DBKL NAIK HINGGA RM120 SEBULAN

UMUM

BIL	AKHBAR	TAJUK
1.	THE STAR	• FLOOD WARNING SIRENS UPGRADED AHEAD OF MONSOON • FULL ENFORCEMENT OF ACT 852 WHEN GRACE PERIOD ENDS • MOST VAPE STORES OBEY THE LAW • SAY NO TO MORE DELAYS, URGE ANTI-TOBACCO ADVOCATES • EASE INSURANCE FOR EVERYONE • FINANCIAL CONDITIONS STABLE • HOUSEHOLD RESILIENCE CONTINUES TO REMAI STRONG
2.	SELANGORKINI	• ASAS EKONOMI NEGARA KUKUH • LANJUT PENGECUALIAN SST PERKHIDMATAN DIGITAL
3.	KOSMO	• METMALAYSIA JANGKAKAN ENAM EPISOD HUJAN LEBAT MUSIM BAH DIRAMAL BERMULA NOVEMBER • RAKYAT RUGI RM53 BILION AKIBAT SCAM • RMK13 JADI DOKUMEN PENTING KERAJAAN
4.	HARIAN METRO	• KEUPAYAAN BAYARAN BALIK HUTANG KEKAL UTUH • MALAYSIA DIJANGKA DEPAT CAPAI SASARAN TAHUN INI
5.	UTUSAN MALAYSIA	• MASA SESUAI LAKSANA RASIONALISASI SUBSIDI, TANGANI DEFISIT NEGARA • ISI RUMAH, PERNIAGAAN BERKEUPAYAAN BAYAR BALIK HUTANG
6.	BERITA HARIAN	• PENGURUSAN CEKAP BANTU KURANGKAN RUGI BANJIR • SEKARANG MASA TEPAT LAKSANA SUBSIDI LEBIH BERSASAR • KITARAN LENGKAP AKTA 852 MAMPU KURANGKAN JUMLAH PEROKOK • MALAYSIA PERLU TEKNOLOGI SIMPANAN TENAGA CAPAI SIFAR KARBON 2050
7.	NEW STRAITS TIMES	• ROBUST MARKETS AHEAD
8.	THE SUN	• RINGGIT EXPECTED TO STAY STRONG, SAYS AMRO CHIEF ECONOMIST

KL Deepavali bazaar lots halved

Star 4/10 (DBKL)

By BAVANI M
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Only four locations in Brickfields, Jalan Masjid India approved

KUALA Lumpur City Hall (DBKL) has reduced the allocation of Deepavali bazaar lots in the city by a staggering 51%.

It is offering only 87 lots this year, compared to 179 last year.

Only four locations have been approved for the bazaar, including in Masjid India, leaving traders and shoppers with fewer options for the festive season.

A DBKL spokesperson said this decision was made after traders showed a lack of interest last year.

"Based on feedback from non-governmental organisations (NGOs) managing these lots last year, many traders did not take up the available spaces," said the spokesperson.

"Only four locations have been approved for this year's bazaar, three in Brickfields and one in Jalan Masjid India."

The designated areas in Brickfields are the pedestrian walkway in front of Kompleks Tun Sambanthan (10 lots), Jalan Travers/ Jalan Rakyat (25 lots) and Jalan Tun Sambanthan (20 lots).

There are 32 available lots in Jalan Bunus/ Jalan Masjid India.

DBKL said the bazaars would operate from Oct 7, with trading hours from 10am to midnight.

Visitors to the bazaars will find colourful traditional clothing, costume jewellery, various types of Indian sweets and biscuits as well as decorative items. — Filepic

Pertubuhan Kebajikan Peniaga Dan Penjaja Kecil Interaksi Kuala Lumpur dan Selangor, organiser of this year's Deepavali bazaar in Jalan Masjid India, anticipates business to increase closer to the festival.

Its chairman Sundraraj Marieppan said the group hoped to draw more visitors with a stage show scheduled for Oct 27.

"We did not have a show last year, so it was quiet.

"This year, we are hoping the show will attract more visitors."

Sundraraj said most of the Masjid India lots have been taken.

"These are mostly taken by single mothers and senior citizens hoping to earn some money.

"Each lot measures 3m by 3m, and we are charging RM1,500 per lot, which includes canopy, electricity, licence fee and platform," he said.

He added that visitors could expect to find biscuits, tidbits, Indian attire, prayer items and costume jewellery at the bazaar.

In Brickfields, Persatuan Prihatin Peniaga Kecil Little India is overseeing lots in Jalan Travers/ Jalan Rakyat.

Sundraraj says most of the lots in Masjid India have been taken.

Its secretary P. Thinakaran said, "We've been given the Travers/ Rakyat stretch, while Brickfields Business Community Society is managing lots along Jalan Tun Sambanthan in Little India.

"Another NGO is overseeing the Kompleks Tun Sambanthan stretch."

In previous years, Deepavali bazaars were held in several areas in Kuala Lumpur, including Brickfields, Lebuh Ampang, Lorong Tuanku Abdul Rahman and Masjid India.

Last year, DBKL allocated 179 lots in Jalan Bunus 6, Jalan Rakyat, Jalan Tun Sambanthan and Lebuh Ampang.

THE STAR
Tarikh: 04 OCT 2024

By JAROD LIM
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Star 4/10 (DBKL)

DBKL enforcement dept to operate in shifts

KUALA Lumpur City Hall (DBKL) will introduce shifts for its Enforcement Department as early as December.

Kuala Lumpur mayor Datuk Seri Maimunah Mohd Sharif added that DBKL also agreed to provide a shift allowance of RM400 for grades 19 to 40 and RM300 for grades 1 to 16.

"This is part of improvements and reforms within the department by reorganising the placement and duty rotation of officers and enforcement personnel in the field.

"Currently, the officers work office hours and if there is after-hours duty, they will have to work overtime.

"This shift reduces overtime so that officers can spend more time with their families," she said at a press conference after City Hall's 55th Enforcement Day at Menara Penguatkuasa DBKL in Jalan Yaacob Latif, Bandar Tun Razak.

Maimunah said since last year, DBKL had increased the local rank allowance from RM40 to RM120 per month.

"Its purpose is to motivate and show appreciation to the enforcement officers.

"I would like to urge all enforcement officers to continue improving their quality of service and professionalism."

The Enforcement Day included a parade with the participation of 483 enforcement officers and employees.

There were several performances such as pantomime, joint display by the equestrian unit and a *kuda kepang* group, martial arts demonstration and the Enforcement Department's marching band.

Forty enforcement officers received medals in recognition of their outstanding service.

Also present during the event were DBKL executive director (socio-economic development) Ismadi Sakirin and Enforcement Department director Mohd Muzammer Jamaluddin.

"I would like to express my highest appreciation and gratitude to all enforcement personnel who have demonstrated unwavering commitment in carrying out their duties," said Maimunah.

She also urged the officers to stay free of corruption.

Maimunah (second from left) handing the Best Marching Contingent award to Chief Inspector Nor Amirul Misron from the traffic contingent. With them are Mohd Muzammer (left) and Ismadi. — SHAARI CHEMAT/The Star

THE STAR
04 OCT 2024
Tarikh:..............................

Flood warning sirens upgraded ahead of monsoon

Star 4/10

PUTRAJAYA: The Natural Resources and Environmental Sustainability Ministry is enhancing flood warning sirens in the country to reduce property damage and loss of life in preparation for the northeast monsoon expected to start this November and continue until March 2025.

The ministry's secretary-general Datuk Dr Ching Thoo Kim said the unexpected massive floods in late 2021 prompted the government to take precautionary measures, including upgrading the siren system.

"For instance, during the floods in Taman Sri Muda, Shah Alam, the sirens were not loud enough for people to hear. Many mistook them for fire or police sirens, resulting in delayed action.

"The Irrigation and Drainage Department has now increased the volume of the sirens and differentiated them from police and the fire and rescue department sirens by adding a voice message.

"When people hear this siren, they are urged to evacuate to safer locations," he told reporters after launching at the National Climate Forum (FIK) 2024, themed "Northeast Monsoon: Actions and Challenges on the Frontline", held here yesterday.

Earlier in his speech, Ching highlighted that in 2021 alone, floods displaced 400,000 people and resulted in losses of about RM1.3bil, or 0.4% of the Gross Domestic Product, Bernama reported.

"By making adequate preparations during the northeast monsoon, we can reduce the impact of flood disasters and ensure there is no loss of lives or significant property damage," he added.

Under the 12th Malaysia Plan (RMK12), the government has allocated RM300mil to the National Disaster Management Agency (Nadma) for flood preparedness, with an additional RM11.8bil for flood mitigation projects.

In addition, Ching said that as part of the Upgrade Project for Surface Weather Observation Stations, 100 conventional weather stations will be upgraded to advanced auxiliary automated meteorological stations.

"Implementing this project will enhance the capabilities of the existing network and improve continuous weather monitoring, weather forecasting and the timely dissemination of severe weather alerts to the public," he said.

THE STAR
0 4 OCT 2024
Tarikh:..............................

By GERARD GIMINO, JUNAID IBRAHIM and RAGANANTHINI VETHASALAM Star 4/10

Full enforcement of Act 852 when grace period ends

PETALING JAYA: The full effect of the Control of Smoking Products for Public Health Act 2024 (Act 852) will kick in upon expiration of the grace period for industries to transition and adapt to the new law, says the Health Ministry (MOH).

"As previously mentioned, the MOH is giving a six-month grace period for industries and shop owners before full enforcement takes effect," the ministry said in a statement to *The Star*.

"During this period, the focus is on educational enforcement, offering guidance and educational materials to help businesses comply with the regulations.

"Briefings and support will be given to sellers and shop owners. Once the grace period ends, full enforcement of the law will commence," it added.

The ministry will carry out "educational enforcement" for regulations concerning the registration and display of smoking products until March 31, while the grace period regarding packaging and labelling ends on Sept 30 next year.

"Educational enforcement refers to raising awareness and advocating to industries and shop owners selling smoking products to comply with regulations concerning the registration and display of these products," it said.

"This approach will help industries and shop owners understand the provisions in Act 852 before full enforcement is implemented."

Asked if it is necessary to allow manufacturers up to a year to change packaging and labels, the ministry said the grace period applies on a product-by-product basis.

"The one-year grace period, applied on a product-by-product basis, is crucial to give industries and shop owners adequate time to deplete their existing stock and transition to new packaging and labelling requirements under Act 852," it said.

The Act, enforced on Oct 1, covers regulations on registration, sale, packaging, labelling, and prohibition of smoking in public places.

Among the requirements are for vape products to carry health warnings.

The first phase of the Act will include immediate action against smoking products that look like toys.

THE STAR

Tarikh: 04 OCT 2024

Most vape stores obey the law

Star 4/10

But some online sellers find ways to evade bans

PETALING JAYA: It has been a positive start since the Control of Smoking Products for Public Health Act 2024 (Act 852) came into force on Oct 1.

Products related to smoking, previously found on ecommerce sites, have been removed from the catalogue of items while vape stores are adhering to the new law.

Search results for several vape brands also show that the products are no longer available for purchase.

Only one brand is still operating but it sells merchandise like lanyards, tote bags, pens and stickers.

On another ecommerce site, products for smokers are still available but users are required to state whether they are under or above 18 to view the items.

Those under 18 are restricted from viewing images and will be redirected to the homepage if they proceed with the purchase.

Nevertheless, there are unscrupulous folk finding ways to camouflage vaping products on several ecommerce sites.

Instead of using the term vape, "perfume", "makeup sprays" and "deodorant" are phrases used online. The nozzles of the products are also censored in images.

Meanwhile, several physical vape shops in the Klang Valley have also begun to adhere to the new regulations pertaining to the promotion of the product despite being given a six-months respite.

Checks showed that some shops have removed their advertising materials and have pasted posters restricting those aged 18 and below from entering the premises.

"We removed the product banners outside the shop before the Oct 1 deadline.

"All our online transactions, both on ecommerce sites and through our hotline, have been scrapped as it is impossible to verify the buyer's age," said the operator who wanted to be known as Aidil.

He said those operating the cash register would verify the age of young buyers.

"We will ask for their identification cards if we are unsure.

"There had been instances of schoolchildren, dressed in plainclothes, looking to buy vaping products but we turned them away," he added.

Another seller, Shafiq, also removed banners from his shop before the dawn of October, adding that schoolchildren are not allowed in.

"We tell them to leave the premises immediately as we don't want trouble," he said.

Another seller, who declined to be named, said education and awareness programmes would be effective in curbing youngsters from picking up the smoking or vaping habit.

Malaysian Vape Chamber of Commerce secretary-general Ridhwan Rosli urged for clearer guidelines, claiming that the regulations were affecting retailers.

"This will disrupt business operations and severely impact sales. On top of that, the new guideline on nicotine concentration is not in line with consumer demand and products on shelves.

"Retailers have no idea how to manage their existing stock, and have not been given time to adjust to these drastic changes," he told *The Star*.

Disagreeing with the "current form" of the Act, Rosli said the Health Ministry had not entertained their feedback on the legislation.

"We strongly urge the ministry to review Act 852 and reconsider the display ban. This new law is simply not practical for the long-term viability of the industry.

"Retailers, particularly small businesses, will have to bear huge costs, whether it is in modifying fixtures or hiring additional staff to manage compliance," he said.

Enforcement of Control of Smoking Products for Public Health Act 2024 (Act 852)

Covers regulations on the registration, sale, packaging, labelling and prohibition of smoking in public places. The rules and orders that will be enforced include electronic cigarettes.

Beginning Oct 1, 2024

> Prohibition of smoking products from being sold in educational institutions, online platforms, markets and vending machines.

> Prohibition of advertisements, promotions or sponsorships by smoking products

Beginning April 1, 2025

> Smoking products in convenience stores must be placed in locked storage areas.

> Stores specialising in smoking products must ensure the products cannot be seen from the outside.

Beginning Oct 1, 2025

> All smoking product packaging must be plain and include text and layout for health warnings.

> Terms like '**light**', '**ultra light**', '**mild**', and '**special**', among others, cannot be displayed.

Source: Health Ministry

The Star graphics

THE STAR
Tarikh: 0 4 OCT 2024

Say no to more delays, urge anti-tobacco advocates

Star 4/10

PETALING JAYA: Authorities must not buckle under pressure to extend the grace period for enforcement regulations under the Control of Smoking Products for Public Health Act 2024 (Act 852), say anti-tobacco groups.

They said the six-month grace period for businesses to reposition smoking products at convenience stores is reasonable.

Malaysian Council for Tobacco Control (MCTC) president Dr M. Murallitharan said the six-month duration would allow businesses enough time to make the necessary changes for smoking product placements.

"While some may want enforcement to start immediately, it can be difficult, as well as unreasonable, for business owners to apply," he said.

However, he said, tobacco industry lobbyists may call for an extension of the enforcement grace period beyond the April 1 deadline next year.

"They may say they need more time, but the government has given a reasonable landing time for businesses. It doesn't take six months to change a cabinet. That's the reality," he said.

More than enough: Anti-tobacco groups say the six-month grace period for businesses to reposition smoking products at convenience stores is reasonable. — MUHAMAD SHAHRIL ROSLI/The Star

Murallitharan said a holistic approach is necessary, from the ministry, industry players and also the public, to make the country healthier.

He proposed community empowerment measures to aid the enforcement of the regulations.

"We have thousands of anti-smoking activists who can help publicise instances of non-compliance," he said, referring to images and videos of non-compliance that were uploaded on social media by the public.

"(The) people power will play a big role. We are ready to assist and will be on the ground to provide education and awareness to business owners and the public," he said.

Consumers' Association of Penang senior education officer and anti-smoking activist N.V. Subbarow said the grace period should not be extended.

"More than enough time has been given. This is a public health matter. If we delay any longer, the situation will worsen," he said, adding that the authorities need to step up monitoring and enforcement at tourist spots and government offices.

Federation of Malaysian Consumers Associations Tobacco and Smoking Control coordinator Muhammad Sha'ani Abdullah said exemplary leadership is needed to discourage people from lighting up in no-smoking zones.

"Government department heads should also be taken to task if there are people found smoking at premises under their jurisdiction," he said.

He suggested that business owners heed enforcement regulations ahead of April 1.

Ikram Health Malaysia president Dr Mohd Afiq Mohd Noor urged businesses to adapt to the new regulations under Act 852 within the grace period.

"Continuous awareness must be carried out by both the ministry and NGOs during this period," he said.

He said campaigns, especially on the harm of smoking, must be actively promoted among the public and industry players for the regulations to be carried out effectively.

"We also need a more efficient system to report those violating smoking regulations instead of the current method," he said, referring to the Health Ministry's Smoking Complaint line.

THE STAR
04 OCT 2024
Tarikh:

Ease insurance for everyone

Experts: More tax relief needed to protect elderly, vulnerable groups

By TEH ATHIRA YUSOF
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Star 4/10

Run-up to Belanjawan 2025 MALAYSIA MADANI

PETALING JAYA: As the country prepares to become an ageing nation, the government should consider increasing tax relief for life insurance premiums.

This is because with higher life expectancy rate, Malaysians now need longer and comprehensive life and medical insurance coverage, says the Associated Chinese Chambers of Commerce and Industry of Malaysia (ACCCIM).

"The RM3,000 cap for life insurance tax relief is not commensurate with the longevity of Malaysians, who can easily live up to 70 nowadays," said ACCCIM treasurer Datuk Koong Lin Loong.

Koong, a tax expert, said the tax relief for life insurance should be doubled to RM6,000 from the current RM3,000 in Budget 2025.

Similarly, the tax relief for medical and education premiums should be doubled to RM6,000.

He said increasing tax incentives should not burden the government but would allow taxpayers to be given relief for their insurance policies.

The tax expert also called for the government to monitor insurance companies if the relief was increased, to ensure that consumers do not face price hikes in their policies.

Currently, tax relief for life insurance premiums and additional voluntary Employees Provident Fund (EPF) contributions is up to RM3,000. The tax relief for education and medical insurance is up to RM3,000 for self, spouse or child.

Recently, Malaysia Takaful Association (MTA) also urged the government to increase tax relief for life, education and medical insurance premiums in Budget 2025.

The association said the tax relief would help ease burdens after a significant rise in insurance premiums in recent years, Bernama reported.

MTA elaborated that medical repricing was a complex challenge, with significant implications for healthcare costs, takaful coverage, and consumer access to medical services.

It said the industry was also grappling with inflationary pressures and market volatility this year, adding that the rise in the service tax rate to 8% on March 1, from the previous 6%, has further increased costs for group takaful and insurance policies.

Supporting MTA's call is the Federation of Malaysian Consumers Associations (Fomca), which said an enhanced tax relief would provide critical financial support for consumers, encouraging better access to medical coverage.

Fomca chief executive officer Dr Saravanan Thambirajah said that increasing the tax relief would allow more people, especially those in the middle-income segment, to get affordable medical insurance.

"The government should also look into increasing taxes on insurance companies that impose higher premiums in the name of medical inflation.

"It is essential to regulate how insurance companies determine and plot medical inflation, as there is currently no government oversight on the matter," he said, adding that there were reports about increasing medical insurance premiums for senior citizens and retirees.

Saravanan said the government should consider giving out incentives for companies to offer more affordable, flexible policies and create subsidies for lower-income groups.

Meanwhile, vice-chair of the International Chamber of Commerce Global Taxation Commission Dr Veerinderjeet Singh said providing more tax relief would only impact 15% of the labour force, and cause a loss of tax revenue to the nation.

He instead proposed for improvement on healthcare services and better awareness of medical and health insurance.

"It is more about people budgeting adequately and associations continuing to educate consumers on the importance of medical and health coverage.

"We must push the government to improve healthcare support services and to ensure greater competition, which may lead to less increases in insurance premiums and better services," he said.

THE STAR
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Financial conditions stable

However, external uncertainties may cloud domestic stability, say experts

ECONOMY

By KIRENNESH NAIR
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PETALING JAYA: Malaysia's economic landscape and financial markets may face some uncertainty which analysts say may offer promising growth prospects but also looming challenges.

After posting strong real gross domestic product (GDP) of 5.05% in the first half of 2024 (1H24), Bank Negara expects improvements in business resilience in 2H24, in line with the projected sustained expansion in economic activity.

SPI Asset Management managing director Stephen Innes however warned external factors could cloud the domestic stability.

"As always, the real story will be external factors, likely overshadowing any domestic wins," he said, pointing to rising geopolitical tensions in the Middle East, ongoing labour disputes in the United States and economic headwinds faced by global industrial powerhouses.

"The final quarter of 2024 (4Q24) is shaping up to be much rougher than the relatively calm seas of the first three," he told *StarBiz*.

Innes emphasised the potential implications of the upcoming US elections on Nov 5, noting that a Donald Trump victory could be a "game-changer".

"His (Trump's) plan to slap a 60% tariff on all Chinese imports would hit like a sledgehammer," Innes noted.

> "Positive economic prospects and structural reforms, along with initiatives to encourage foreign exchange flows, will continue to support the ringgit."
>
> Bank Negara

Star 4/10 1

Currently, the average tariff on Chinese goods is around 19%, and Innes said "tripling that would wreak havoc on China's export sector."

"Trump's broader trade plan, which also features a 20% tariff on all US imports, would send shockwaves through Asian foreign exchange markets," he added. Innes said the initial reaction would be akin to a 'brace for impact'.

However, he noted that not all of Asia would be in the "firing line."

"Some countries, like Malaysia, could end up being unexpected winners," he said.

As China bears the brunt of the hit, he said manufacturing could shift to other Asian nations.

"Malaysia, in particular, could emerge as a key beneficiary in this trade reshuffle," Innes added.

Despite these potential advantages, Innes cautioned that the overall landscape is one of uncertainty and volatility.

"Investors will need to weigh Trump's aggressive trade stance against the potential benefits of trade diversion within Asia. While consumer sentiment would likely take an initial hit, a recovery could be on the cards by early 2025 as supply chains realign, possibly in Malaysia's favour," he added.

Meanwhile, Bank Negara yesterday reported that domestic financial markets remained resilient in 1H24, despite facing heightened global market volatility.

The central bank attributed this resilience to positive investor sentiment, deep capital markets and strong participation from institutional investors.

"Market stress eased after a temporary global equity sell-off in August," Bank Negara said, adding orderly conditions were maintained with uninterrupted two-way flows in both bond and equity markets.

The central bank said that funding conditions remained favourable, supported by healthy liquidity in the government bond market and stable corporate bond credit spreads.

"Funding and liquidity positions also remained sound as evidenced by the healthy liquidity coverage ratio of 155.1% and net stable funding ratio of 115.5%," it noted.

Bank Negara also highlighted Malaysia maintained manageable foreign exchange risks, underpinned by adequate foreign exchange buffers.

It said the ringgit appreciated by 11.4% against the US dollar since the beginning of the year till Sept 30, largely driven by external developments.

"Positive economic prospects and structural reforms, along with initiatives to encourage foreign exchange flows, will continue to support the ringgit," the central bank said.

On the business front, Bank Negara said activities improved during the 1H24, bolstered by both global and domestic economic recoveries.

However, it said some sectors still face challenges, including rising cost pressures and slower recovery in consumer demand for certain products.

"Businesses have remained generally resilient against these challenges. Measures of overall debt-servicing capacity of businesses remained healthy while the overall share of firms-at-risk has continued to decline to 23.4% from 28.4% at the end of 2023," Bank Negara explained.

The central bank added business loan quality remained sound, with a low impairment ratio of 2.6%.

Banks also maintained prudent buffers against potential losses, and the share of

> TURN TO PAGE 2

THE STAR
Tarikh: 04 OCT 2024

Household resilience continues to remain strong

> FROM PAGE 1

Star 4/10

small and medium enterprises with delinquent loans continued to decrease.

Bank Negara noted household resilience also remained strong, supported by favourable economic and labour market conditions.

Household debt-to-GDP ratio stood at 83.8% while banks' prudent lending standards were crucial in keeping household debt accumulation aligned with debt-servicing capacity.

"Household borrowings that may be at higher risk of default decreased to 4.4% of total household loans from 4.8% at the end of 2023," Bank Negara noted, adding the median debt-to-income ratio remained stable at 1.4 times.

The central bank said the banking system remained "well-capitalised".

"As at end-June 2024, the banking system's aggregate total capital ratio stood at 18.4%, with capital buffers of RM136.1bil in excess of the regulatory minimum," it noted.

Bank Negara said banks' profitability continued to be supported by sustained interest income amid stronger loan growth and higher trading and investment income.

In terms of insurance and takaful, the central bank noted the sector remained resilient with an aggregate capital adequacy ratio of 227% and excess capital buffers of RM37.4bil.

The central bank stated financial institutions continue to prioritise technology and cyber resilience, given the growing challenges posed by cyber-related risks.

"Bank Negara continues to raise standards expected of financial institutions, including enhanced expectations on managing third-party risks, fraud countermeasures, and information technology (IT) stress testing," it said.

Much like Bank Negara, economist Geoffrey Williams pointed out that domestic macroeconomic conditions are stable with low inflation and the overnight policy rate set to hold at 3% for the rest of the year.

"While Employees Provident Fund's Account 3 withdrawals have reached about half of the expected RM25bil, this is helping growth, it will not significantly boost growth nor lead to inflation," economist Geoffrey Williams noted in a reply to *StarBiz*.

Looking ahead, Williams noted that Malaysia "might see growth moderating in 2H24, but overall growth will be inline with official forecast range of between 4% and 5%."

Meanwhile, high-net-worth investor and former investment banker Ian Yoong Kah Yin highlighted the GDP's advanced estimates for 3Q24, which is expected to be announced alongside Budget 2025 on Oct 18, could surprise on the upside.

Commenting on the stock market, Yoong said many small mid-cap stocks are currently under selling pressure, with a lack of interest from retail investors.

THE STAR
Tarikh: 04 OCT 2024

Keadaan air hitam dan berbuih di parit berdekatan kilang membuat baja najis ayam. Gambar kecil, Harrison (tengah) bertemu dengan wakil kilang (kanan) bagi meninjau operasi kilang berkenaan di Kampung Simpang 3 Jeram, Kuala Selangor pada Khamis.

Bahana kilang najis tahi ayam

SH (mps) 4/10

Penduduk dakwa alami pelbagai masalah kesihatan berpunca dari kilang berkenaan

Oleh MOHD IZZATUL IZUAN TAHIR
KUALA SELANGOR

KITA SELANGOR

Penduduk di tiga kampung di Jeram di sini mendakwa mengalami pelbagai simptom kesihatan berpunca dari kilang membuat baja najis ayam di Kampung Simpang 3 Jeram, di sini.

Kira-kira 5,000 penduduk di Kampung Simpang 3 Jeram, Kampung Jeram dan Kampung Bukit Kuching serta beberapa taman perumahan berdekatan mendakwa mengalami simptom sesak nafas, loya, muntah, pening dan gatal badan.

Seorang penduduk, Zairul Majid, 49, berkata, penduduk sering terhidu bau najis ayam akibat dibawa angin terutama pada waktu malam.

"Saya sendiri sering loya dan pening kepala akibat bau busuk berkenaan," katanya ketika ditemui pada Khamis.

Zairul berkata, masalah kesihatan bukan sahaja dialaminya, malah salah seorang daripada dua anaknya juga mengalami asma.

Jelasnya, pencemaran bau dan sistem sisa saliran tidak sistematik menyebabkan penduduk terpaksa mendapatkan rawatan di klinik.

"Saya juga terima aduan ramai penduduk alami perkara sama dan ini menyebabkan kos perubatan untuk rawatan juga meningkat," ujarnya.

ZAIRUL

AZHAR

Seorang lagi penduduk, Azhar Abdullah, 49, berkata, masalah dialami itu bukan perkara baharu, berlarutan sejak lima tahun lalu.

Katanya, penduduk sudah beberapa kali membuat bantahan kepada kilang terbabit, namun masih tiada jalan penyelesaian.

Ujar Azhar, parit berhampiran kilang tersebut juga berwarna hitam dan berbuih.

"Air kotor ini memasuki parit kawasan rumah penduduk.

"Apabila berlaku hujan lebat dan paras air meningkat, ia melimpah ke kawasan rumah penduduk," katanya.

Pengerusi Jawatankuasa Pembangunan dan Keselamatan Kampung Persekutuan (JPPKP) Simpang 3 Jeram, Mohd Norkhan Rais berkata, kilang terbabit sudah diambil tindakan kompaun oleh Majlis Perbandaran Kuala Selangor (MPKS) baru-baru ini.

Bagaimanapun, dakwanya, masalah itu seolah-olah tiada jalan penyelesaian dan kilang beroperasi seperti biasa.

Sementara itu, aduan dan masalah itu mendapat perhatian daripada Ahli Dewan Undangan Negeri (ADUN) Jeram, Datuk Harrison Hassan yang turun meninjau kawasan kilang terbabit.

Harrison berkata, pihaknya hanya diberikan penerangan tentang langkah-langkah jangka masa pendek dan ia tidak mencukupi bagi penyelesaian jangka panjang.

"Saya akan kemukakan aduan kepada Jabatan Alam Sekitar (JAS) bagi mengambil tindakan sewajarnya.

"Saya berharap JAS dapat menjalankan tindakan yang menyebabkan pencemaran itu berlaku di bawah Akta Kualiti Alam Sekitar 1974," tegas beliau.

SINAR HARIAN
Tarikh: 04 OCT 2024

Asas ekonomi Malaysia yang kukuh antara faktor yang menyokong pertumbuhan ringgit pada masa ini. - Gambar hiasan

Asas ekonomi negara kukuh

Antara faktor yang menyokong pertumbuhan ringgit pada masa ini

8H
4/10

KUALA LUMPUR

Asas ekonomi Malaysia yang kukuh antara faktor yang menyokong pertumbuhan ringgit pada masa ini, termasuk ketika mata wang negara lemah, kata Gabenor Bank Negara Malaysia, Datuk Seri Abdul Rasheed Ghaffour.

Beliau berkata, prospek pertumbuhan ekonomi negara antara empat dan lima peratus pada tahun ini juga merupakan faktor positif yang akan menyumbang kepada pengukuhan ringgit pada masa akan datang.

"Dari segi pertumbuhan ekonomi, sektor kewangan dan sebagainya memang kukuh. Pada masa ini, asas itu masih kukuh dan (akan) bertambah kukuh lagi.

"Prospek ekonomi adalah baik. Dua perkara ini mendorong kepada pengukuhan nilai ringgit," katanya pada program Niaga Awani bertajuk 'Strategi Fiskal dan Monetari: Kunci Pengukuhan Ekonomi Malaysia' yang disiarkan di Astro Awani pada Khamis.

Menurut Abdul Rasheed, selain faktor makroekonomi, pelaksanaan perubahan struktur oleh Kerajaan MADANI turut memainkan peranan penting dalam mendukung pengukuhan nilai ringgit.

"Saya perlu mengucapkan tahniah kepada kerajaan kerana melaksanakan pembaharuan dasar yang penting untuk negara kerana ia akan mengukuhkan kita pada masa depan.

"Pelabur melihat komitmen kita kepada perubahan struktur ini dan ia telah mendorong kepada pengukuhan nilai ringgit. Ia akan terus memacu sokongan untuk ringgit pada masa depan," katanya.

Dalam pada itu, Abdul Rasheed menegaskan dasar monetari negara terutamanya dalam menentukan Kadar Dasar Semalaman (OPR) pada masa ini bergantung kepada faktor domestik - inflasi dan prospek pertumbuhan negara.

"Dasar monetari kita perlu sesuai dengan dasar dan keadaan domestik dan bukan apa yang berlaku di luar negara - walaupun Rizab Persekutuan Amerika Syarikat (AS) menaikkan atau menurunkan kadar faedah, ia tidak memberikan sebarang petunjuk kepada cara untuk kita menguruskan dasar monetari di Malaysia," katanya. *- Bernama*

SINAR HARIAN 0 4 OCT 2024
Tarikh: ....

Lanjut pengecualian SST perkhidmatan digital

SH 4/10

KUALA LUMPUR - Pengendali TNG eWallet, TNG Digital Sdn Bhd menggesa kerajaan agar kerajaan melanjutkan pengecualian cukai jualan dan perkhidmatan (SST) ke atas perkhidmatan digital dalam Belanjawan 2025.

Syarikat teknologi kewangan itu percaya pelanjutan itu penting bagi memastikan perkhidmatan digital kekal berpatutan dan boleh diakses oleh golongan komuniti yang kurang mendapat perhatian, khususnya golongan pendapatan B40 dan M40, serta perusahaan mikro, kecil, dan sederhana (PMKS).

Pelanjutan ini juga akan menggalakkan transaksi tanpa tunai, katanya menerusi e-mel kepada *Bernama*.

TNG Digital menekankan bahawa langkah pengecualian berterusan ini juga penting untuk memastikan segmen ini boleh mengakses perkhidmatan kewangan digital tanpa melibatkan kos tambahan yang berkaitan dengan transaksi tanpa tunai.

"Dari segi kesediaan pelanggan dan keuntungan, industri e-dompet dilihat masih belum matang. Disebabkan itu pelanjutan pengecualian SST ini akan memainkan peranan penting dalam menyokong pertumbuhan selanjutnya dan menggalakkan penggunaan pembayaran tanpa tunai yang lebih meluas.

"Ini sejajar dengan matlamat negara untuk mewujudkan sistem kewangan yang inklusif dan progresif," katanya.

SINAR HARIAN
Tarikh: 04 OCT 2024

NEGARA ini diramal berlaku Monsun Timur Laut bermula November ini sehingga Mac tahun depan.

MetMalaysia jangkakan enam episod hujan lebat

Kosmo 4/10

Musim bah diramal bermula November

Oleh MOHD. HUSNI MOHD. NOOR

PUTRAJAYA – Negara dijangka menerima Monsun Timur Laut bermula November ini dan berterusan sehingga Mac 2025 dengan ramalan empat hingga enam episod hujan lebat berterusan sepanjang tempoh itu.

Timbalan Ketua Pengarah (Strategik) Jabatan Meteorologi Malaysia (MetMalaysia), Ambun Dindang berkata, hujan lebat juga diramal di Kelantan, Terengganu dan Pahang antara November hingga Disember depan.

Beliau berkata, episod hujan lebat itu juga dijangka lebih tertumpu di Johor, Sabah dan Sarawak bermula Disember hingga Januari 2025.

"Hujan berterusan mungkin berlaku di negeri Pantai Barat sekiranya berlaku luruan monsun yang kuat atau wujud sistem tekanan rendah di rantau negara.

"Kebanyakan tempat dijangka alami jumlah hujan bulanan pada paras purata kecuali beberapa kawasan di utara dan timur Semenanjung serta timur Sabah yang dijangka menerima hujan sedikit atas paras purata pada fasa awal Monsun Timur Laut (MTL)," katanya.

Beliau berkata demikian ketika berucap pada Forum Iklim Kebangsaan 2024 bertemakan 'Monsun Timur Laut: Tindakan dan Cabaran Barisan Hadapan' di sini semalam.

Katanya, pada penghujung MTL iaitu dari Februari hingga Mei, beberapa kawasan di utara Semenanjung seperti Perlis, Kedah dan Pulau Pinang serta Kelantan dan Terengganu dijangka mengalami cuaca kering dan kurang hujan.

Ambun berkata, masalah jerebu setempat dan rentas sempadan serta gelombang haba juga diramal berlaku sepanjang tempoh itu.

"Untuk menangani masalah jerebu, MetMalaysia mengambil inisiatif menghasilkan model sebaran aerosol dan agen pencemar atmosfera bagi sokong operasi harian jabatan, terutama ketika musim jerebu dan kering," katanya.

Jelasnya, di bawah Projek Menaik Taraf Stesen Pencerapan Cuaca Permukaan telah dinaik taraf di 100 stesennya.

KOSMO
Tarikh: 04 OCT 2024

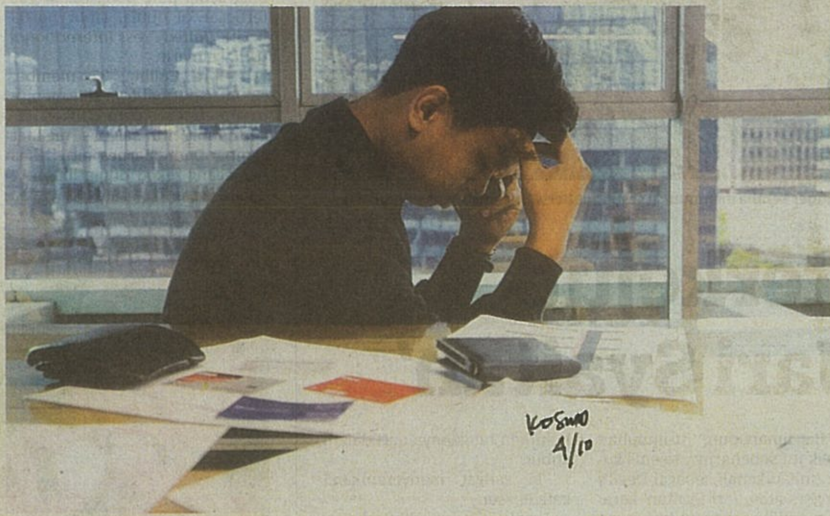
Rakyat rugi RM53 bilion akibat scam

PETALING JAYA – Rakyat Malaysia kehilangan AS$12.8 bilion (RM53.86 bilion) tahun lalu akibat penipuan, menurut Laporan Situasi Penipuan 2024 oleh Global Anti-Scam Alliance (GASA), dengan kerjasama Whoscall dan Feedzai

Angka tersebut bersamaan tiga peratus daripada nilai Keluaran Dalam Negara Kasar (KDNK) Malaysia.

Berdasarkan tinjauan yang dibuat melibatkan 1,202 rakyat di negara ini, 70 peratus daripada mangsa penipuan tidak membuat laporan kepada pihak berkuasa, yang menonjolkan keraguan mengenai keberkesanan proses pelaporan.

Pada masa sama, 32 peratus daripada responden menyatakan telah mengalami kerugian wang akibat penipuan, manakala 74 peratus memberitahu berdepan dengan penipuan sekurang-kurangnya sekali dalam tempoh sebulan.



PERTAMBAHAN kes penipuan setiap hari melibatkan jutaan ringgit mendorong usaha yang lebih agresif untuk menganjurkan pelbagai kempen kesedaran dalam kalangan masyarakat. –GAMBAR HIASAN

Kaedah penipuan yang biasa digunakan termasuk menerusi panggilan telefon, aplikasi permesejan dan platform media sosial seperti WhatsApp, Telegram dan Facebook.

Purata kerugian bagi setiap mangsa dilaporkan pada AS$2,726 (RM11,622), dengan hanya dua peratus berjaya mendapatkan semula wang mereka sepenuhnya.

Laporan berkenaan turut mengetengahkan bahawa proses penipuan berlaku dengan pantas, yang mana 33 peratus daripada penipuan diselesaikan dalam masa 24 jam sejak hubungan kali pertama, manakala 20 peratus melaporkan penipuan berakhir dalam hanya beberapa minit.

Ketua Pegawai Operasi Gogolook, Manwoo Joo menekankan kepentingan teknologi pencegahan penipuan yang bersifat proaktif dalam landskap digital hari ini.

"Dengan aplikasi anti-penipuan lanjutan seperti Whoscall berfungsi sebagai barisan pertahanan pertama terhadap penipu, kita boleh mengurangkan risiko menjadi mangsa penipuan dengan ketara.

"Whoscall sedang aktif bekerjasama dengan kerajaan seperti Polis Diraja Malaysia dan CyberSecurity Malaysia bagi memperkukuh usaha dalam menangani penipuan dan meningkatkan perlindungan awam.

"Matlamat kami adalah untuk memanfaatkan penyelesaian termaju bagi menyediakan peralatan kepada rakyat untuk mengenal pasti dan menghentikan penipuan sebelum ia mengakibatkan kemudaratan," katanya dalam kenyataan di sini semalam.

KOSMO
Tarikh: 04 OCT 2024

SEKTOR PMKS antara yang menjadi penekanan dalam RMK13 ke arah merangka hala tuju ekonomi negara yang lebih strategik dan komprehensif. – GAMBAR HIASAN

Komprehensif rangka hala tuju negara hingga 2040

RMK13 jadi dokumen penting kerajaan

Kosmo 4/10

Oleh ZULKIFLI MANZOR

PETALING JAYA – Rancangan Malaysia Ke-13 (RMK13) akan menjadi dokumen penting Kerajaan Madani untuk merangka hala tuju ekonomi negara hingga tahun 2040.

Menteri Ekonomi, Rafizi Ramli berkata, RMK13 juga dapat menjadi dokumen strategik yang komprehensif dan mudah difahami oleh rakyat.

"Ia melibatkan semua pihak daripada perusahaan kecil dan sederhana (PMKS) sehinggalah kepada isu masyarakat menua," katanya.

Beliau berkata demikian dalam satu kenyataan di media sosial semalam.

Rafizi berkata, sebagai sebahagian daripada penyediaan RMK13, Kementerian Ekonomi telah memulakan inisiatif Madani Mendengar.

Jelas beliau, inisiatif itu bertujuan mendengar pandangan rakyat semua lapisan masyarakat dengan sesi pertama berlangsung di Selangor pada 1 Oktober lalu.

Kata beliau, sesi tersebut melibatkan penyertaan pelbagai pihak termasuk sektor swasta, badan bukan kerajaan (NGO), kumpulan berkepentingan dan mahasiswa.

"Sesi Madani Mendengar ini akan diteruskan di seluruh negara.

"Kami mengalu-alukan orang awam yang ingin menyumbang idea dan cadangan untuk RMK13.

"Jangan lepaskan peluang untuk menjadi sebahagian daripada usaha membentuk masa depan ekonomi negara.

"Kongsi pandangan anda di *https://rmk13.ekonomi.gov.my/rmk13/pandangan-awam/* dan bersama-sama kita wujudkan Malaysia lebih sejahtera dan maju," ujarnya.

KOSMO
Tarikh: 04 OCT 2024

DBKL belum terima arahan tutup premis

Hm 4/10

Kuala Lumpur: Dewan Bandaraya Kuala Lumpur (DBKL) belum menerima arahan untuk menutup premis milik Global Ikhwan Services and Business Holdings (GISBH) di ibu negara.

Datuk Bandar Kuala Lumpur, Datuk Seri Dr Maimunah Mohd Sharif berkata, pihaknya akan bekerjasama sekiranya terdapat arahan atau keputusan untuk menutup premis GISBH berkenaan.

"Kita belum lagi mendapat apa-apa arahan, setakat ini di bawah siasatan polis.

"Kalau kita mendapat arahan atau keputusan di peringkat atasan, kita akan bekerjasama," katanya pada sidang media selepas Sambutan Hari Penguatkuasa ke-55 di Menara Jabatan Penguatkuasa DBKL, di sini, semalam.

DR Maimunah

Kerajaan Selangor sebelum ini dilaporkan mengambil tindakan dengan mengarahkan semua premis GISBH di negeri itu ditutup berkuat kuasa serta-merta dan merampas segala aset syarikat berkenaan.

Sementara itu, Maimunah turut menyatakan bermula 1 September lalu, kadar bayaran tempat meletak kereta di Taman Botani di sini, dipinda.

"Mulai 1 September, kadar kita pinda dua jam pertama adalah RM3 dan setiap jam berikutnya RM1 berbanding sebelum ini RM4 sekali masuk," katanya.

HARIAN METRO
Tarikh: 04 OCT 2024

Keupayaan bayaran balik hutang kekal utuh

HM 4/10

Kuala Lumpur: Keupayaan bayaran balik hutang isi rumah dan perniagaan secara keseluruhan kekal utuh berikutan standard pemberian pinjaman yang kukuh oleh bank, demikian menurut Bank Negara Malaysia (BNM).

Dalam Tinjauan Kestabilan Kewangan bagi Separuh Pertama 2024, bank pusat itu berkata, peminjaman isi rumah yang berisiko lebih tinggi untuk mungkir menurun kepada 4.4 peratus daripada jumlah pinjaman isi rumah berbanding 4.8 peratus pada Disember 2023.

Ia berkata, angka itu mencerminkan bayaran balik pinjaman yang berterusan oleh kebanyakan isi rumah.

Katanya, nisbah hutang isi rumah kepada Keluaran Dalam Negara Kasar (KDNK) kekal tidak berubah secara keseluruhan pada 83.8 peratus berikutan hutang isi rumah yang berkembang sejajar dengan kadar kegiatan ekonomi.

"Median nisbah hutang isi rumah kepada pendapatan (DTI) juga secara relatif stabil. Standard pemberian pinjaman berhemat oleh bank kekal penting dalam memastikan pengumpulan hutang isi rumah selaras dengan keupayaan membayar balik hutang.

"Sehubungan dengan hal ini, ukuran kemampuan pembayaran balik hutang termasuk median nisbah khidmat hutang (DSR) juga terus berada pada paras berhemat," katanya dalam satu kenyataan, semalam.

Bagi perniagaan pula, BNM berkata, secara keseluruhan, sektor perniagaan kekal berdaya tahan terhadap cabaran yang memperlihatkan kualiti kredit pinjaman perniagaan kekal kukuh, dengan nisbah pinjaman terjejas yang stabil pada 2.6 peratus daripada pinjaman perniagaan.

Ia berkata, bahagian perusahaan kecil sederhana (PKS) dengan pinjaman yang gagal dibayar juga menurun.

"Selaras dengan hal ini, bahagian PKS yang berada di bawah program bantuan bayaran balik pinjaman menunjukkan trend yang lebih rendah kepada 4.7 peratus daripada jumlah pinjaman PKS (atau 0.8 peratus daripada jumlah pinjaman sistem perbankan dan institusi kewangan pembangunan).

"Sebahagian besar PKS yang menamatkan program bantuan bayaran balik pinjaman juga mampu mengekalkan bayaran balik pinjaman masing-masing," katanya.

BNM berkata, daya tahan perniagaan dijangka terus bertambah baik pada separuh kedua tahun 2024 sejajar dengan unjuran kegiatan ekonomi yang terus berkembang.

HARIAN METRO
Tarikh: ...04...OCT...2024.

DEFISIT FISKAL 4.3 PERATUS DARIPADA KDNK

Malaysia dijangka dapat capai sasaran tahun ini

HM 4/10

Kuala Lumpur: OCBC Global Market Research menjangka Malaysia akan mencapai sasaran defisit fiskal sebanyak 4.3 peratus daripada Keluaran Dalam Negara Kasar (KDNK) pada tahun ini dan menjangka kerajaan menyasarkan defisit lebih kecil antara 3.5 dan 3.8 peratus pada 2025.

Menurut firma penyelidikan itu, defisit fiskal negara sebanyak RM55.2 bilion pada akhir Ogos berbanding sasaran defisit sebanyak RM85.4 bilion pada tahun ini.

"Pada asas 12 bulan, kami menganggarkan defisit fiskal sebanyak 5.2 peratus daripada KDNK setakat Ogos berbanding sasaran defisit belanjawan tahun penuh sebanyak 4.3 peratus daripada KDNK," katanya dalam nota penyelidikan dikeluarkan, semalam.

Katanya, cukai pendapatan petroleum, korporat dan peribadi turun dengan ketara pada separuh pertama 2024 berbanding 2023, mencerminkan harga komoditi yang rendah.

"Kutipan hasil cukai tidak langsung, bagaimanapun kekal kukuh, disokong oleh duti eksport dan import serta kutipan cukai jualan dan perkhidmatan," katanya.

Dari segi perbelanjaan, pertumbuhan perbelanjaan kerajaan Persekutuan perlahan kepada 1.3 peratus tahun ke tahun pada separuh pertama 2024 berbanding 3.2 peratus pada 2023, didorong oleh penurunan perbelanjaan pembangunan bersih sebanyak 24.4 peratus manakala perbelanjaan mengurus naik 9.2 peratus pada separuh pertama 2024.

Menurut OCBC, emolumen, perbelanjaan bekalan dan perkhidmatan merupakan penyumbang terbesar kepada perbelanjaan mengurus pada separuh pertama tahun ini.

HARIAN METRO
Tarikh 0 4 OCT 2024

Elaun penguat kuasa DBKL naik hingga RM120 sebulan

BH 4/10

Kenaikan sejak tahun lalu sebagai inisiatif tingkat motivasi, hargai anggota

Oleh Mohammad Khairil Ashraf Mohd Khalid
bhnews@bh.com.my

Maimunah memeriksa perbarisan pada Sambutan Hari Penguat Kuasa Ke-55 di Kuala Lumpur, semalam.
(Foto Ahmad Ukasyah/BH)

Kuala Lumpur: Dewan Bandaraya Kuala Lumpur (DBKL) sudah menaikkan kadar elaun pangkat lokal anggota lain-lain pangkat Jabatan Penguatkuasaannya bermula dari RM40 hingga RM120 sebulan sejak tahun lalu.

Datuk Bandar Kuala Lumpur, Datuk Seri Dr Maimunah Mohd Sharif berkata, tujuan kenaikan elaun itu untuk meningkatkan motivasi dan menghargai anggota penguat kuasa.

"Saya juga ingin meminta semua anggota penguat kuasa terus mempertingkatkan mutu perkhidmatan dan profesionalisme dalam melaksanakan tugas mereka.

"Dalam era yang semakin mencabar ini, penguat kuasa harus bersedia untuk beradaptasi dengan perkembangan teknologi dan situasi semasa bagi mengekalkan relevansi serta keberkesanan dalam menjalankan tanggungjawab," katanya ketika berucap pada sambutan Hari Penguat Kuasa Ke-55 di Menara Jabatan Penguatkuasa DBKL, semalam.

Mengulas lanjut, Maimunah berkata, penambahbaikan dan perubahan bagi proses kerja di Jabatan Penguatkuasaan DBKL juga bakal dilaksanakan dengan menyusun atur penempatan serta penggiliran bertugas pegawai dan anggota di lapangan.

"Ia dengan penambahbaikan waktu bekerja bukan pejabat atau waktu bekerja secara syif. Melalui pelaksanaan sistem bekerja syif ini, pengurusan DBKL juga bersetuju dengan pemberian elaun syif pada kadar RM400 kepada gred 19 hingga 40 dan RM300 kepada gred 1 hingga 16.

"Semoga dengan pelaksanaan inisiatif ini, kita semua dapat memastikan Kuala Lumpur kekal sebagai sebuah bandar raya bertaraf dunia, bersih, selamat dan harmoni untuk didiami," katanya.

Pemantauan dalaman

Mengenai langkah memerangi rasuah di jabatan itu, Maimunah berkata, DBKL fokus pemantauan dalaman dan melaksanakan latihan lebih intensif mengenai kepentingan integriti.

Katanya, usaha itu sebahagian daripada komitmen pihaknya bagi memastikan setiap anggota penguat kuasa mempunyai pengetahuan dan kesedaran mendalam mengenai bahaya amalan rasuah serta cara mengelak dan melaporkan cubaan mencurigakan.

"Saya ingin mengingatkan semua warga penguat kuasa rasuah adalah musuh negara. Ia bukan saja mencemarkan nama baik individu yang terbabit tetapi juga menjejaskan imej jabatan secara keseluruhan.

"Rasuah melemahkan keberkesanan sistem penguatkuasaan, menjejaskan keadilan dan meruntuhkan kepercayaan awam. Oleh itu, menjadi tanggungjawab bersama untuk memeranginya dengan sepenuh hati," katanya.

Maimunah menggesa setiap anggota penguat kuasa DBKL memperkukuh integriti dan akauntabiliti dalam setiap tindakan yang diambil.

"Saya menggesa semua anggota penguat kuasa untuk mematuhi kod etika yang telah ditetapkan dan sentiasa mengekalkan sikap telus dalam setiap aspek pelaksanaan tugas.

"Kita perlu memastikan bahawa setiap keputusan yang diambil adalah berdasarkan prinsip keadilan, tanpa sebarang unsur berat sebelah atau pengaruh luar," katanya.

BERITA HARIAN
Tarikh 04 OCT 2024

Pengurusan cekap bantu kurangkan rugi banjir

BH 4/10

Ahmad Zahid melihat model jambatan besi ketika melawat reruai pameran pada Majlis Perasmian Bulan Kesiapsiagaan Nasional 2024 di Kota Tinggi, semalam. (Foto BERNAMA)

Kesan boleh diminimumkan dengan tahap kesiapsiagaan sentiasa dipertingkat

Oleh Mohamed Farid Noh
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Kota Tinggi: Pengurusan cekap menerusi pelaksanaan Pengurangan Risiko Bencana membantu mengurangkan kerugian yang dialami negara akibat bencana banjir.

Timbalan Perdana Menteri, Datuk Seri Dr Ahmad Zahid Hamidi, berkata nilai kerugian bencana banjir negara tahun lalu berjaya dikurangkan kepada kira-kira RM755 juta, berbanding RM1.03 bilion pada 2022.

Beliau berkata, walaupun bencana tidak boleh dielakkan, risiko bencana boleh diuruskan dengan kesannya boleh diminimum, apabila tahap kesiapsiagaan menghadapi bencana sentiasa dipertingkat agensi berkaitan.

"Sejak saya menjadi Pengerusi Jawatankuasa Pengurusan Bencana Pusat, saya tekankan komunikasi dan koordinasi.

"Pembabitan kolektif semua pihak dengan penyelarasan yang betul membolehkan sesuatu gerak kerja itu lebih sempurna, mengurangkan kerugian pengurusan bencana negara yang akhirnya menjadikan Malaysia sebuah negara berdaya tahan bencana.

"Pada Monsun Timur Laut 2023 yang lalu, nilai kerugian yang ditanggung kerajaan sebanyak RM755 juta, iaitu tempoh dari Januari sehingga Disember 2023. Nilai kerugian ini menurun berbanding RM1.03 bilion pada Monsun Timur Laut 2022, iaitu pengurangan kerugian sebanyak RM275 juta.

"Penurunan jumlah kerugian yang ditanggung kerajaan ini saya percaya adalah hasil pengurusan bencana yang lebih cekap dan berkesan oleh pelbagai pihak yang terbabit dalam pengurusan bencana," katanya.

Beliau berkata demikian selepas Majlis Pelancaran Bulan Kesiapsiagaan Nasional 2024 di Taman Kota Jaya, di sini, semalam.

Hadir sama Menteri Besar, Datuk Onn Hafiz Ghazi dan Menteri Pertahanan, Datuk Seri Mohamed Khaled Nordin merangkap Ahli Parlimen Kota Tinggi.

Terdahulu Ahmad Zahid yang juga Menteri Kemajuan Desa dan Wilayah melancarkan Dasar Pengurangan Risiko Bencana Negara 2030.

Sistem amaran sedia diaktif

Beliau berkata, sistem amaran awal bencana banjir seluruh negara bersedia untuk diaktifkan susulan Monsun Timur Laut yang bakal melanda.

Katanya, pelaksanaan sistem amaran awal banjir penting untuk dijadikan panduan memindahkan penduduk di kawasan terjejas lebih awal, iaitu sebelum bencana berlaku.

Ahmad Zahid berkata, agensi keselamatan juga diarahkan mengenal pasti risiko banjir di pedalaman lebih awal supaya penyelarasan dilakukan dengan berkesan.

"Pada peringkat awal ini, kita bekerjasama dengan Angkatan Tentera Malaysia (ATM), Jabatan Bomba dan Penyelamat dan Polis Diraja Malaysia (PDRM) bagi membuat koordinasi untuk sampai ke lokasi bencana di pedalaman.

"Sistem amaran awal bencana banjir daripada Jabatan Meteorologi (METMalaysia) sedia diaktifkan apabila tiba masanya. Pada masa yang sama, bomba juga mencipta sistem amaran yang juga alat bagi mengesan jika paras sungai menghampiri paras bahaya," katanya.

BERITA HARIAN
Tarikh 04 OCT 2024

‘Sekarang masa tepat laksana subsidi lebih bersasar’

BH 4/10

Ekonomi Malaysia yang berkembang baik dan paras inflasi yang rendah pada masa ini membuka peluang kepada Malaysia untuk terus melaksanakan rasionalisasi subsidi bagi membina semula ruang fiskalnya, demikian menurut pandangan Pejabat Penyelidikan Makroekonomi ASEAN+3 (AMRO).

Ketua Ahli Ekonomi AMRO, Dr Hoe Ee Khor, berkata pihaknya berpendapat, kini adalah masanya untuk Malaysia melaksanakan subsidi secara lebih bersasar memandangkan perbelanjaan subsidinya sangat meluas.

Katanya, dengan menjadikan subsidi lebih bersasar akan membantu negara ini untuk membangunkan semula ruang fiskal.

“Kami baru saja selesai mengadakan konsultasi tahunan dengan Malaysia. Pada pandangan kami, ekonomi (Malaysia) sangat baik.

“Pertumbuhan sangat kukuh, inflasi rendah, jadi mereka (kerajaan) perlu mengambil peluang untuk membangunkan semula ruang dasar,” katanya mengulas mengenai jangkaan terhadap Belanjawan 2025 yang akan dibentangkan pada 18 Oktober ini.

Beliau berkata demikian pada taklimat media mengenai unjuran pertumbuhan dan inflasi terkini bagi rantau ASEAN+3 oleh AMRO secara maya, semalam.

Mengulas lanjut, Ee Khor berkata, satu lagi bidang lain yang perlu diberi perhatian ialah dari segi perbelanjaan pelaburan untuk meningkatkan daya saing ekonomi.

Beliau berkata, seperti yang diketahui, Malaysia kini cuba meningkatkan rantaian nilai dari segi sektor pembuatan ke peringkat seterusnya.

Hoe Ee Khor

Justeru, katanya perbelanjaan lebih banyak diperlukan untuk infrastruktur, terutamanya menaik taraf kitaran elektronik.

Sementara itu, Ee Khor berkata, AMRO tidak menolak ekonomi Malaysia berpotensi mencatatkan pertumbuhan yang lebih baik dengan mengatasi unjurannya 4.7 peratus bagi 2024 sekiranya pelaburan lebih kukuh daripada dijangkakan.

Beliau berkata, Malaysia mencatatkan prestasi yang cukup baik dari segi pertumbuhan ekonomi di samping menarik lebih banyak pelaburan dan mencatatkan paras inflasi yang rendah.

Katanya, AMRO masih mengekalkan unjuran Keluaran Dalam Negara Kasar (KDNK) negara ini sebanyak 4.7 peratus bagi 2024 dan dijangka meningkat kepada 4.9 peratus pada 2025.

“Jika pelaburan lebih tinggi daripada yang kami jangkakan, kadar pertumbuhan (ekonomi Malaysia) mungkin lebih tinggi daripada jangkaan kami 4.7 peratus (bagi 2024),” katanya.

Ee Khor berkata, ringgit pula kini menjadi antara mata wang yang mencatatkan prestasi terbaik tahun ini selepas mencatatkan prestasi yang kurang memberangsangkan tahun lalu.

Beliau berkata, ringgit mengukuh dari paras RM4.79 berbanding satu dolar Amerika Syarikat (AS) kepada sekitar RM4.16 sedolar.

Katanya, pengukuhan ringgit berikutan pengembalian pendapatan pelaburan oleh syarikat Malaysia yang menyokong mata wang itu serta pengurangan kadar faedah AS.

Jelasnya, perbezaan yang mengecil antara kadar faedah AS dan Kadar Dasar Semalaman (OPR) telah menyokong mata wang tempatan itu.

BERITA HARIAN
Tarikh 04 OCT 2024

Kitaran lengkap Akta 852 mampu kurangkan jumlah perokok

BH
4/10

Semua produk merokok kini ada undang-undang khas untuk dikawal selia

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Kuala Lumpur: Kitaran undang-undang lengkap Akta Kawalan Produk Merokok Demi Kesihatan Awam 2024 (Akta 852) dijangka mampu mengurangkan jumlah perokok menjelang 2045.

Pengerusi Majlis Penasihat Pertubuhan Amal Perubatan Ibnu Sina Malaysia (PAPISMA), Dr Suhazeli Abdullah, berkata kitaran itu bermula daripada pembentangan menteri dan disudahi dengan penguatkuasaan akta itu pada kelmarin.

Katanya, melalui kewujudan Akta 852, semua produk merokok sama ada rokok konvensional atau rokok elektronik dan seumpamanya sudah mempunyai akta khas untuk dikawal selia, berbanding kebergantungan terhadap Peraturan-Peraturan Kawalan Hasil Tembakau 2004 (PPKHT 2004) yang termaktub dalam Akta Makanan 1983 yang terhad.

13 perundangan terperinci

Katanya, dalam akta itu juga terdapat 13 perundangan atau Pemberitahuan Undangan (PU) yang memperincikan undang-undang berkenan.

"Terdapat sembilan PU (A) dan empat PU (B) yang jelas meningkatkan lagi produktiviti rakyat negara dan mengurangkan jumlah perokok menjelang 2045 seperti Perintah Tempat Dilarang Merokok, membabitkan 28 kawasan larangan merokok jelas termasuk lokasi baharu seperti bangunan dobi, tempat kerja serta pub dan disko.

"Perintah Amaran Larangan Merokok dengan larangan merokok/vape dikemas kini mengikut spesifikasi ditetapkan oleh akta dan mana-mana premis wajib menggunakan logo dan papan tanda seperti yang termaktub itu.


Suhazeli Abdullah

"PU (A) berkaitan Kawalan Penjualan paling jelas punca kuasa pelaksanaannya kerana kerajaan boleh mengadakan sekatan jualan lebih ketat termasuk Larangan Pameran (display ban). Ia juga memperincikan larangan penjualan secara dalam talian dan mesin layan diri, larangan penjualan di dalam kawasan institusi pendidikan dan pendidikan tinggi serta dalam jarak 40 meter.

"Dalam PU (A) Pendaftaran Produk, setiap produk merokok yang ingin menjual wajib mendaftar di bawah Kementerian Kesihatan (KKM) dengan sekali pendaftaran sebanyak RM5,000, yang dilihat munasabah," katanya kepada BH, di sini semalam.

Dr Suhazeli berkata, penguatkuasaan pada 1 Oktober lalu dilihat menjadi sejarah besar bagi mereka yang berjuang untuk memartabatkan kesihatan rakyat supaya rakyat tidak semakin rosak akibat rokok dan vape dalam negara.

KMM semalam meminta semua kementerian dan agensi berkaitan, badan profesional, badan bukan kerajaan (NGO), persatuan peniaga dan pengguna serta seluruh lapisan masyarakat memberikan sokongan serta kerjasama dalam menguatkuasakan Akta 852 ini.

"Bermula 1 Oktober, semua produk merokok perlu didaftarkan kepada KKM bagi mendapatkan kelulusan sebelum boleh diedarkan di pasaran," katanya.

BERITA HARIAN
Tarikh 04 OCT 2024

Malaysia perlu teknologi simpanan tenaga capai sifar karbon 2050

BH 4/10

- Sistem penyimpanan tenaga berfungsi seperti gedung mega menyimpan tenaga apabila bekalan berlebihan dan menyalurkannya semula untuk penggunaan apabila diperlukan

- Peralihan kepada tenaga bersih dan mampan seperti RE kini memang tepat pada masanya. Kos teknologi tenaga seperti solar dan bateri menurun dengan ketara sepanjang dekad lalu

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Kadar rizab margin tenaga di Semenanjung bagi 2024 hingga 2030 diunjurkan antara 28 hingga 36 peratus, iaitu di atas paras minimum yang mampu menampung permintaan bekalan elektrik sekiranya berlaku gangguan bekalan di loji jana kuasa.

Rizab tenaga diunjurkan ini merangkumi bekalan elektrik dijana daripada loji jana kuasa dikendalikan syarikat penjana tenaga termasuk Tenaga Nasional Bhd (TNB) daripada sumber gas, arang batu, hidro dan tenaga boleh baharu (RE) seperti solar serta angin.

Kapasiti bekalan elektrik kita memang mencukupi, tetapi ia menjadi tidak optimum jika tidak digunakan. Sebagai jalan penyelesaian, tenaga berlebihan boleh disimpan dan digunakan bila keadaan memerlukan menggunakan *'battery storage'*.

Penggunaan bateri pada skala besar sudah digunakan dalam sektor automotif menerusi kenderaan elektrik (EV) yang mesra alam dan sifar pelepasan karbon. Beberapa tahun lagi, EV dan teknologi bateri dijangka digunakan dengan lebih meluas. Ini akan menarik pelaburan baharu, sekali gus akan memberi impak positif kepada ekonomi.

Penggunaan meluas bateri EV akan memerlukan lebih banyak elektrik dengan sebahagian besarnya nanti akan dibekalkan daripada sumber RE. Ini selaras dengan apa dinyatakan kerajaan dalam Pelan Hala Tuju Peralihan Tenaga Negara (NETR) dilancarkan pada Ogos tahun lalu.

NETR adalah warkah aspirasi negara mencapai sasaran pelepasan karbon neutral dan kapasiti terpasang RE 70 peratus menjelang 2050 sebagai antara langkah tuntas menangani isu perubahan iklim.

Untuk itu, TNB dilaporkan sudah membuat persediaan untuk bersama kerajaan mencapai aspirasi sumber tenaga bersih dan berdaya harap. Memasuki tempoh Kawal Selia 4 (RP4) 2025-2027, TNB dilaporkan sudah membuat unjuran perbelanjaan modal berhemah untuk menyokong rencana peralihan tenaga negara serta memenuhi pertumbuhan permintaan elektrik semakin pesat.

Perbelanjaan modal ini membabitkan kos tinggi, seiring dengan senario pelaburan utiliti global lain yang juga komited dalam pelan peralihan tenaga .TNB selaku syarikat awam tersenarai di Bursa Malaysia perlu memastikan ia mendapat pulangan wajar dalam membelanjakan modal untuk operasinya untuk kekal berdaya saing, mengekalkan kestabilan bekalan elektrik negara, memperkukuhkan sistem untuk peralihan tenaga dan menangani isu kelestarian.

Selaras NETR, peralihan kepada penggunaan RE seperti solar dan angin mungkin jawapannya. Namun, walaupun RE mesra alam, ia terdedah kepada pemboleh ubah persekitaran boleh menjejaskan keberkesanannya.

Contohnya, solar mungkin tidak menghasilkan kuasa optimum jika hari mendung. Begitu juga kincir angin mungkin tak berkesan jika hari teduh. Justeru, kaedah penyimpanan tenaga seperti Sistem Penyimpanan Tenaga Bateri (BESS) dan Sistem Penyimpanan Tenaga Komuniti (CESS) memainkan peranan penting dalam mengoptimakan keberkesanan RE.

Sistem penyimpanan tenaga berfungsi seperti gedung mega menyimpan tenaga apabila bekalan berlebihan dan menyalurkannya semula untuk penggunaan apabila diperlukan.

Ini kerana masa RE dijana dengan banyak mungkin tidak sama dengan masa banyak tenaga diperlukan pengguna. Ia juga menyediakan fungsi seperti mengurangkan beban puncak transformer dan kawalan voltan serta frekuensi sistem untuk kestabilan grid.

Tiga projek perintis CESS

Seiring visi TNB untuk membangunkan utiliti pintar bagi merealisasikan NETR, tiga projek perintis CESS dilaksanakan menggunakan teknologi penyimpanan bateri (lithium ion).

Projek di Elmina City ini berjaya menzahirkan bagaimana teknologi CESS boleh mengoptimumkan penggunaan tenaga bersih dalam sebuah perbandaran pintar sambil mengekalkan prestasi dan kestabilan rangkaian, sekali gus membuka jalan ke arah masa depan mampan.

Selain itu, TNB juga memasang BESS dengan kapasiti 500 kWh di Universiti Tenaga Nasional (UNITEN) dan 62 kWh di TNB Research untuk menyimpan tenaga dihasilkan daripada panel solar di bumbung.

TNB mengenal pasti lokasi strategik untuk meneruskan pemasangan BESS dan CESS bermula dalam tempoh RP4 2025-2027 ini.

> Kos teknologi tenaga seperti solar dan bateri menurun dengan ketara sepanjang dekad lalu, malah kini menjadi pilihan kuasa murah di pelbagai negara

Malaysia sudah mengumumkan rancangan untuk menggunakan hingga 500MW teknologi penyimpanan bateri seperti dinyatakan dalam Laporan Suruhanjaya Tenaga (ST) mengenai Pelan Pembangunan Penjanaan Semenanjung Malaysia 2020 (2021-2039) baru-baru ini.

Manfaat langsung sistem bateri ini adalah mengurangkan kemungkinan berlakunya turun naik mendadak permintaan tenaga. Dengan loji solar disambungkan kepada pelanggan, pengendali kemudahan penyimpanan tenaga juga boleh menyimpan tenaga terus daripada solar, sebagai alternatif untuk mengecas penyimpanan tenaga pada waktu malam menggunakan tarif luar puncak.

Peralihan kepada tenaga bersih dan mampan seperti RE kini memang tepat pada masanya. Kos teknologi tenaga seperti solar dan bateri menurun dengan ketara sepanjang dekad lalu, malah kini menjadi pilihan kuasa murah di pelbagai negara.

Beberapa tahun lalu, teknologi RE agak mahal, tetapi jika kita ingin menjadikan matlamat mencapai karbon sifar bersih menjelang 2050 menjadi kenyataan, RE perlu menyediakan sehingga 90 peratus tenaga dunia, diterajui kuasa solar dan angin.

Kos pemasangan panel solar kini antara RM12,000 hingga RM15,000 bagi sebuah rumah teres, berbanding RM24,000 hingga RM30,000 pada 2011. Seiring kemajuan positif kos berkenaan, syarikat atau individu menceburi perniagaan tenaga solar, boleh meluaskan usaha niaga dengan menjadi syarikat penyedia bateri untuk menyimpan tenaga, sekali gus membantu negara mengoptimumkan margin kapasiti bekalan elektrik dengan lebih berkesan.

Bagi pelaburan dalam sistem penyimpanan tenaga oleh TNB pula, ia adalah sangat perlu untuk membolehkan negara mencapai matlamat menjana tenaga daripada sumber baharu dan mesra alam, sekali gus membantu negara mencapai sifar karbon menjelang 2050.

Pelaburan berserta pulangan wajar ini perlu bermula dari sekarang dan tempoh RP4 (2025-2027) serta berikutnya seperti dirangka kerajaan dalam perjalanan negara ke arah 2050 mampan dan lestari.

BERITA HARIAN
Tarikh 0 4 OCT 2024

Masa sesuai laksana rasionalisasi subsidi, tangani defisit negara

UM 4/10

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PETALING JAYA: Kerajaan perlu memberi tumpuan kepada pemulihan dasar dalam Belanjawan 2025, terutamanya ketepatan pelaksanaan rasionalisasi subsidi bagi menangani defisit fiskal negara, menurut Pejabat Penyelidikan Makroekonomi ASEAN+3 (AMRO).

Ketua Ekonominya, Khor Hoe Ee berkata, sudah tiba masanya untuk menjadikan subsidi lebih bersasar kerana dasar subsidi semasa adalah begitu luas.

"Pandangan kami terhadap Malaysia adalah ekonomi berjalan dengan baik. Pertumbuhannya sangat kuat dan inflasi adalah rendah. Jadi, mereka (Malaysia) harus mengambil peluang ini untuk membina semula ruang dasar.

"Seperti yang diketahui, Malaysia mengalami defisit yang agak besar semasa pandemik. Jadi negara itu telah menggunakan ruang perniagaan pada nisbah hutang yang cukup tinggi.

"Jadi ini benar-benar peluang yang baik untuk menyatukan dan merasionalisasi subsidi yang pada amat berkesan dalam mengawal inflasi," katanya pada taklimat media Kemas Kini Suku Tahunan AMRO mengenai Tinjauan Ekonomi Serantau ASEAN+3 secara dalam talian semalam.

KERAJAAN digalak melaksanakan rasionalisasi subsidi kerana pengagihan subsidi sedia ada dianggap terlalu meluas. - GAMBAR HIASAN

Sementara itu, Hoe Ee berkata, sudut lain yang boleh dilakukan oleh Malaysia pada Belanjawan 2025 adalah perbelanjaan pelaburan untuk meningkatkan daya saing ekonomi.

"Bidang lain yang diharap akan diberi penekanan adalah dari segi perbelanjaan pelaburan untuk meningkatkan daya saing ekonomi.

"Kami tahu Malaysia kini cuba meningkatkan rantaian nilai dari segi sektor pembuatan ke peringkat seterusnya dan kami menjangkakan mereka akan membelanjakan lebih banyak untuk infrastruktur, terutamanya untuk menaik taraf kitaran elektronik," ujarnya.

Tambah beliau, Malaysia juga mempunyai kekurangan dari segi tenaga kerja mahir, namun percaya Malaysia mampu mengatasinya.

Dalam pada itu, AMRO menjangkakan pertumbuhan ekonomi Malaysia mampu melepasi sasarannya sebanyak 4.7 peratus bagi 2024.

Menurut Hoe Ee, AMRO mengekalkan unjuran Keluaran Dalam Negara Kasar (KDNK) Malaysia yang agak tinggi pada 4.7 peratus untuk 2024 dan menaikkan kepada 4.9 peratus untuk 2025.

Katanya, Malaysia menunjukkan prestasi yang agak baik dari segi pertumbuhan dan menarik banyak pelaburan serta inflasi masih agak rendah.

"Jelas ada potensi untuk Malaysia melakukan lebih baik daripada itu dan itu mungkin kerana jika pelaksanaan pelaburan lebih kukuh daripada apa yang kita ambil kira.

"Saya fikir kadar pertumbuhan akan lebih tinggi daripada apa yang kami jangka pada 4.7 peratus," katanya.

UTUSAN MALAYSIA
Tarikh: 04 OCT 2024

Isi rumah, perniagaan berkeupayaan bayar balik hutang

um 4/10

PETALING JAYA: Keupayaan bayaran balik hutang isi rumah dan perniagaan secara keseluruhan kekal utuh berikutan standard pemberian pinjaman yang kukuh oleh bank-bank, kata Bank Negara Malaysia (BNM).

Bank pusat dalam Tinjauan Kestabilan Kewangan bagi Separuh Pertama tahun 2024 berkata, peminjaman isi rumah yang berisiko lebih tinggi untuk mungkir telah menurun kepada 4.4 peratus daripada jumlah pinjaman isi rumah berbanding 4.8 peratus pada Disember 2023.

Katanya, angka ini mencerminkan bayaran balik pinjaman yang berterusan oleh kebanyakan isi rumah.

"Nisbah hutang isi rumah kepada Keluaran Dalam Negara Kasar (KDNK) kekal tidak berubah secara keseluruhan pada 83.8 peratus berikutan hutang isi rumah yang berkembang sejajar dengan kadar kegiatan ekonomi.

> **"Median nisbah hutang isi rumah kepada pendapatan (DTI) juga secara relatif stabil."**

"Median nisbah hutang isi rumah kepada pendapatan (DTI) juga secara relatif stabil.

Standard pemberian pinjaman berhemat oleh bank-bank kekal penting dalam memastikan pengumpulan hutang isi rumah selaras dengan keupayaan membayar balik hutang.

"Sehubungan itu, ukuran kemampuan pembayaran balik hutang termasuk median nisbah khidmat hutang (DSR) juga terus berada pada paras berhemat," katanya dalam kenyataan.

Sementara itu, BNM berkata, sektor perniagaan secara keseluruhan kekal berdaya tahan terhadap cabaran memperlihatkan kualiti kredit pinjaman perniagaan kekal kukuh, dengan nisbah pinjaman terjejas yang stabil pada 2.6 peratus daripada pinjaman perniagaan.

Jelasnya, bahagian perusahan kecil dan sederhana (PKS) dengan pinjaman yang gagal dibayar juga telah menurun.

"Selaras dengan hal ini, bahagian PKS yang berada di bawah program bantuan bayaran balik pinjaman menunjukkan trend yang lebih rendah kepada 4.7 peratus daripada jumlah pinjaman PKS (atau 0.8 peratus daripada jumlah pinjaman sistem perbankan dan institusi kewangan pembangunan).

"Sebahagian besar PKS yang telah menamatkan program bantuan bayaran balik pinjaman juga mampu mengekalkan bayaran balik pinjaman masing-masing," ujarnya.

Tambahnya, daya tahan perniagaan dijangka terus bertambah baik pada separuh kedua 2024 sejajar dengan unjuran kegiatan ekonomi yang terus berkembang.

Bank pusat berkata, penampan kukuh yang dikekalkan oleh bank-bank, penanggung insurans dan pengendali takaful akan terus memelihara daya tahan institusi kewangan terhadap kerugian luar jangka.

"Setakat akhir Jun 2024, nisbah jumlah modal agregat sistem perbankan berada pada 18.4 peratus, dengan penampan modal sebanyak RM136.1 bilion melebihi jumlah minimum pengawalseliaan.

"Sektor insurans dan takaful juga kekal berdaya tahan dengan nisbah kecukupan modal agregat sebanyak 227 peratus dan lebihan penampan modal sebanyak RM37.4 bilion," ujarnya.

Jelasnya, kedudukan ini akan membolehkan bank-bank untuk terus memenuhi keperluan pembiayaan dan perlindungan isi rumah dan perniagaan apabila kegiatan ekonomi terus berkembang.

UTUSAN MALAYSIA
Tarikh: 04 OCT 2024

NST 4/10

FOREIGN EXCHANGE, FINANCIAL SECTOR

ROBUST MARKETS AHEAD

Bank Negara sees business resilience improving further in H2, in line with expanding economic activity

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MALAYSIA is expected to make great strides in the currency and financial markets, fuelled by a robust economy and external factors.

The ringgit had strengthened 11.4 per cent against the US dollar as of Sept 30, mainly driven by external factors, according to Bank Negara Malaysia.

"Positive economic prospects and domestic structural reforms, complemented by ongoing initiatives to encourage foreign exchange flows, will continue to support the ringgit," said the central bank yesterday.

In the financial markets, the country's strong net foreign inflows continued in August at RM11.5 billion compared with RM9.1 billion in July, said MARC Ratings.

This brings the year-to-date total to RM20.8 billion, contrasting with the muted inflows in the first half of 2024.

"This strong performance is expected to persist amid global monetary easing. As at Sept 25, the ringgit appreciated by 5.1 per cent, positioning itself as Asia's top-performing currency, bolstered by the surge in foreign inflows.

"This influx has buoyed the bond market, with Malaysian Government Securities sustaining their rally throughout September."

MARC said following the US Federal Reserve's recent rate cut at 50 basis points, the broad bond markets rallied on expectations of further US rate cuts.

"Yields continued to decline in September, bull-steepening and pulling the yield curve out of inversion, a trend observed in other bond markets such as in the UK gilts."

The US rate cut came in response to deteriorating employment data, while inflation appears to have peaked, with the personal consumption expenditures price index remaining at 2.5 per cent in August (July: 2.5 per cent).

"Should this trend continue, further US rate cuts are expected, which would maintain the recent strength of the ringgit," MARC said.

Bank Negara said domestic financial market conditions remained orderly despite heightened volatility in global financial markets in the second and third quarters.

The shift in investor expectations around major central banks' monetary policy decisions contributed to the volatility in financial markets.

It added that business activities improved in the first half, supported by the recovery in exports and stronger domestic demand.

Despite the robust economic landscape, some business sectors continued to face challenges.

Bank Negara said this arose from continuing cost pressures and slower recovery in consumer demand in some segments for non-essential product.

It added that the credit quality of business loans remained sound, with the impairment ratio stable at 2.6 per cent of business loans.

The share of small and medium enterprises (SMEs) with delinquent loans has also declined.

"Consistent with this, the share of SMEs undergoing repayment assistance programmes trended lower to 4.7 per cent of total SME loans (or 0.8 per cent of total loans from the banking system and development financial institutions)."

Bank Negara expects business resilience to improve further in the second half, in line with the projected sustained expansion in economic activity.

Input costs are expected to ease amid lower commodity prices and the appreciating ringgit.

It added that household resilience continued to be supported by favourable economic and labour market conditions.

The ratio of household debt to gross domestic product has remained broadly unchanged at 83.8 per cent as household debt grew in line with the pace of economic activity.

Household borrowings that may be at higher risk of default decreased to 4.4 per cent of total household loans, from 4.8 per cent in December last year.

NEW STRAITS TIMES
Tarikh: 04 OCT 2024

"Bank Negara continues to raise standards expected of financial institutions in response to new and emerging threats. These include introducing enhanced expectations on managing risks posed by third-party service providers," said deputy governor Jessica Chew.

As of end-June, the banking system's aggregate total capital ratio stood at 18.4 per cent, with capital buffers of RM136.1 billion in excess of the regulatory minimum.

Similarly, the insurance and takaful sectors remained resilient, with an aggregate capital adequacy ratio of 227 per cent and excess capital buffers of RM37.4 billion.

NEW STRAITS TIMES
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Ringgit expected to stay strong, says AMRO chief economist

KUALA LUMPUR: The Asean+3 Macroeconomic Research Office (AMRO) expects Malaysia's ringgit to remain strong as one of the region's best-performing currencies, according to chief economist Hoe Ee Khor.

He said Malaysia is attracting substantial capital inflows, and some Malaysian investment corporations are repatriating their investment earnings, which has also helped support the currency.

"Along with that, the cut in the US Federal Reserve rate plays a role. One of the key drivers of exchange rates is carry trade, which reflects the difference between US interest rates and the Malaysian policy rate.

"This rate differential has narrowed, thus supporting the ringgit," he said during AMRO's latest quarterly update on the Asean+3 Regional Economic Outlook (AREO), held virtually yesterday.

Despite the recent slight depreciation due to signals that the US Federal Reserve may halt further rate cuts, AMRO remains optimistic about the ringgit's continued resilience.

At 8am, the local note stood at 4.1735/1985 against the greenback compared to yesterday's close of 4.1730/1790.

Commenting on the outlook, Hoe said that Malaysia's economic prospects remain promising, with growth projections staying strong.

He said Malaysia's gross domestic product growth rate is expected to be maintained at 4.7%, with the potential to increase to 4.9%, driven by robust investments and low inflation.

He pointed out that Malaysia's ability to attract substantial foreign direct investment is contributing to its economic stability, with the possibility of exceeding growth targets if investment implementation strengthens beyond current forecasts.

There is optimism that with stronger-than-anticipated investment realisation, Malaysia could surpass its projected growth, setting the stage for even higher economic expansion in the near future, Hoe said.

As Malaysia prepares to unveil Budget 2025 on Oct 18, Hoe suggested that the government prioritise rebuilding fiscal space and enhancing economic competitiveness.

He explained that Malaysia ran a large deficit during the pandemic, depleting its fiscal reserves, and its debt ratio is now considerably high.

"This is a good opportunity to consolidate and rationalise the subsidies that were implemented to control inflation.

"These subsidies should now become more targeted, as they were previously broad-based. By doing so, Malaysia can help rebuild its fiscal space," he said.

Another area where the government could focus on, Hoe said, is increasing investment spending to improve the competitiveness of the economy.

Malaysia is currently working to move up the value chain in its manufacturing sector, and the government has announced plans to invest more in infrastructure, particularly to upgrade the electronics sector.

"There is a shortage of skilled labour, and that's another area where we believe the government could do more (to address this gap) and meet the demand of the evolving economy," he added. – Bernama

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