Maklumat Korporat
Corporate Information

Pengerusi/Chairman
TAN SRI DATO' DR. SYED JALALUDIN SYED SALIM

Pengarah Urusan/Managing Director
DATUK KAMARUZAMAN CHE MAT

Ahli Lembaga Pengarah/Board of Directors
DATO' DR. SYED HUSSAIN SYED HUSMAN

AHMAD BADRI MOHD. ZAHIR

DATO' ZAINUDDIN HAJI ABDUL RAHMAN

DATO' DAUD TAHIR

DATO' MOHD. AINI HAJI TAIB

DATUK HAJI MOHD. KHALIL DATO' MOHD. NOOR
(sehingga 16 Januari 2010/until 16 January 2010)

DATUK MOHD. HASHIM HASSAN
(sehingga 16 Januari 2010/until 16 January 2010)

DATO' MOHD. HASHIM ABDULLAH
(sehingga 8 Januari 2010/until 8 January 2010)

DATO' ZUBER HAJI SHARIFF
(sehingga 15 April 2009/until 15 April 2009)

Setiausaha Bank/Bank Secretary
MUSTAFHA HAJI ABD. RAZAK

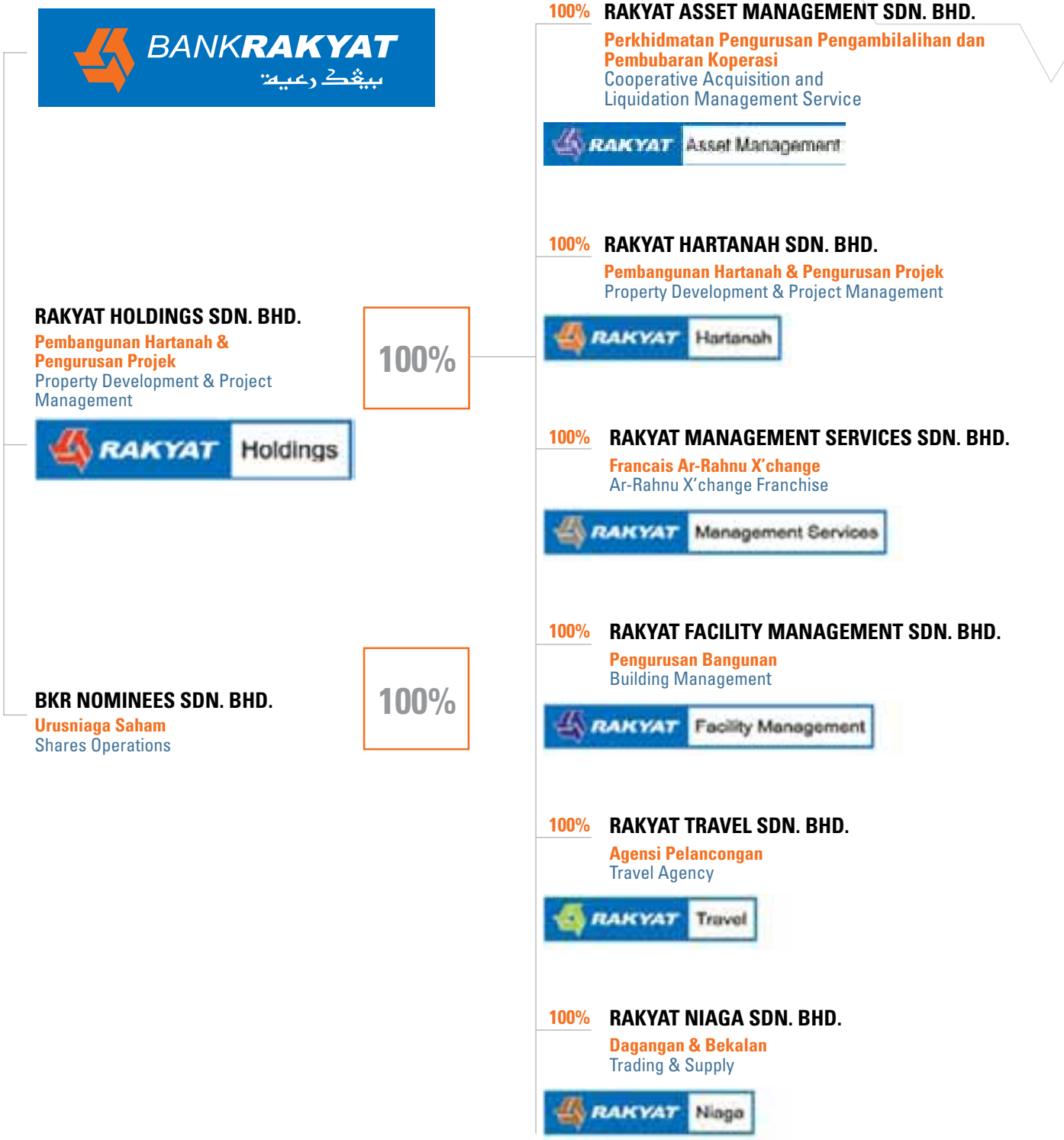
Pejabat Berdaftar/Registered Office
Bank Kerjasama Rakyat Malaysia Berhad
Tingkat 3, Bangunan Bank Rakyat
Jalan Tangsi
Peti Surat 11024
50732 Kuala Lumpur

Ibu Pejabat/Head Office
Bank Kerjasama Rakyat Malaysia Berhad
Bangunan Bank Rakyat
Jalan Tangsi
Peti Surat 11024
50732 Kuala Lumpur
Tel: 03-2612 9600
Faks/Fax: 03-2612 9655
Laman sesawang/Website:
www.bankrakyat.com.my

Juruaudit/Auditor
Ketua Audit Negara
No. 15, Aras 4
Persiaran Perdana, Presint 2
Pusat Pentadbiran Kerajaan Persekutuan
62518 Putrajaya
Tel: 03-8889 9000
Faks/Fax: 03-8888 9703

Nombor Pendaftaran Koperasi
Cooperative Registration Number
2192

Struktur Korporat Kumpulan
Group Corporate Structure



Struktur Organisasi
Organisation Structure

Lembaga Pengarah
Board Of Directors

Pengarah Urusan
Managing Director

- Pemangku Penolong Pengurus Besar Perkhidmatan & Pemulihan Pembiayaan
  Acting Assistant General Manager Services & Financing Rehabilitation
  - Ketua Pemulihan Pembiayaan
    Head Financing Rehabilitation
  - Ketua Perkhidmatan
    Head Services
- Penolong Pengurus Besar Kewangan/ Setiausaha Bank
  Assistant General Manager Finance/ Bank Secretary
  - Ketua Perbendaharaan & Pelaburan
    Head Treasury & Investment
  - Ketua Akaun & Pengurusan Maklumat
    Head Accounts & Information Management
  - Pengurus Besar Yayasan Bank Rakyat
    General Manager Bank Rakyat Foundation
- Pengurus Besar Teknologi Maklumat & Fasiliti Pelanggan
  General Manager Information Technology & Customer Facilities
  - Ketua Teknologi Maklumat
    Head Information Technology
  - Ketua Fasiliti Pelanggan
    Head Customer Facilities
- Pengurus Besar Sumber Manusia
  General Manager Human Resource
  - Ketua Pengurusan Sumber Manusia
    Head Human Resource Management
  - Ketua Kemajuan Kerjaya
    Head Career Development
- Pengurus Besar Perbankan Komersil
  General Manager Commercial Banking
  - Ketua Pembiayaan Komersil dan IKS
    Head Commercial and SMI Financing
  - Ketua Pengurusan Pembiayaan Komersil
    Head Commercial Financing Management

Jawatankuasa Syariah
Syariah Committee

Jawatankuasa Audit Dalaman
Internal Audit Committee

Jawatankuasa Pengurusan Risiko
Risk Management Committee

Pengurus Besar Operasi Cawangan
General Manager Branch Operations

- Ketua Hal Ehwal Cawangan
  Head Branch Affairs
- Ketua Wilayah Utara
  Head Northern Region
- Ketua Wilayah Tengah
  Head Central Region
- Ketua Wilayah Selangor
  Head Selangor Region
- Ketua Wilayah Selatan
  Head Southern Region
- Ketua Wilayah Timur
  Head Eastern Region
- Ketua Wilayah Sabah
  Head Sabah Region
- Ketua Wilayah Sarawak
  Head Sarawak Region

Pemangku Penolong Pengurus Besar Perbankan Konsumer
Acting Assistant General Manager Consumer Banking

- Ketua Produk Konsumer
  Head Consumer Products

Pemangku Penolong Pengurus Besar Perancangan Strategik
Acting Assistant General Manager Strategic Planning

Ketua Juruaudit Dalam
Chief Internal Auditor

- Ketua Hal Ehwal Awam
  Head Public Affairs
- Ketua Eksekutif Rakyat Holdings Sdn Bhd
  Chief Executive Rakyat Holdings Sdn Bhd
- Ketua Pengurusan Risiko
  Head Risk Management

Ahli Lembaga Pengarah
Board of Directors

Duduk dari kiri:
Seated from left:

Tan Sri Dato' Dr. Syed Jalaludin Syed Salim
(Pengerusi/Chairman)

Datuk Kamaruzaman Che Mat
(Pengarah Urusan/Managing Director)

Berdiri dari kiri:
Standing from left:

Dato' Zainuddin Haji Abdul Rahman
Dato' Daud Tahir
Dato' Dr. Syed Hussain Syed Husman
Ahmad Badri Mohd. Zahir
Dato' Mohd. Aini Haji Taib
Mustafha Haji Abd. Razak
(Setiausaha Bank/Bank Secretary)

Profil Lembaga Pengarah

Profile of the Board of Directors

Kewibawaan Tan Sri Dato' Dr. Syed Jalaludin telah berjaya membawa Bank Rakyat ke tahap yang lebih kukuh di dalam sektor perbankan negara sekaligus meneruskan legasi gemilang Bank Rakyat sebelum ini.

Tan Sri Dato' Dr. Syed Jalaludin's Syed Salim's business acumen has successfully raised Bank Rakyat to a higher footing in the nation's banking industry, thus prolonging the Bank's legacy of excellence.

Tan Sri Dato' Dr. Syed Jalaludin Syed Salim telah dilantik sebagai Pengerusi Bank Rakyat pada 8 Januari 2003 selepas bersara sebagai Naib Canselor Universiti Putra Malaysia.

Lulusan Doktor Falsafah (Ph.D) daripada Universiti London ini telah dianugerahi lima lagi Ijazah Kedoktoran Kehormat daripada Hull University, United Kingdom; Soka University, Jepun; Thaksin University, Thailand; Open University Malaysia dan Universiti Malaysia Perlis.

Perkhidmatan Tan Sri Dato' Dr. Syed Jalaludin dalam bidang akademik bermula pada 1969 hingga 2001 dan telah membawa banyak pembaharuan serta inovasi dalam sektor pendidikan tinggi dan penyelidikan di Malaysia. Atas sumbangan dan jasa yang dicurahkan, beliau telah dianugerahkan National Science Laureate pada 1993 dan Tokoh Akademik Negara pada 2008. Tan Sri Dato' Dr. Syed Jalaludin juga telah dianugerahkan Profesor Emeritus oleh Universiti Terengganu Malaysia dan Universiti Putra Malaysia. Beliau juga merupakan salah seorang daripada felo pengasas Akademi Sains Malaysia.

Sungguh pun telah bersara daripada perkhidmatan di institusi pengajian tinggi, namun Tan Sri Dato' Dr. Syed Jalaludin terus menyumbang dalam sektor pendidikan tinggi sebagai pengerusi di Universiti Putra Malaysia dan Universiti Tun Abdul Razak. Tan Sri Dato' Dr. Syed Jalaludin juga aktif di dalam bidang korporat di mana beliau kini memegang beberapa jawatan dalam syarikat kerajaan dan swasta antaranya menerajui Perbadanan Pembangunan Industri Halal (HDC) sebagai Pengerusi.

Atas jasa dan sumbangan besar beliau dalam pembangunan negara, Tan Sri Dato' Dr. Syed Jalaludin telah dikurniakan Panglima Setia Mahkota (P.S.M.) dan Johan Setia Mahkota oleh Seri Paduka Baginda Yang DiPertuan Agong, Darjah Dato' Sultan Salahuddin Abdul Aziz Shah (D.S.S.A) oleh DYMM Sultan Selangor serta Darjah Dato' Paduka Mahkota Perlis (D.P.M.P) oleh DYMM Raja Perlis.

Tan Sri Dato' Dr. Syed Jalaludin Syed Salim was appointed Chairman of Bank Rakyat on 8 January 2003 after retiring as Vice Chancellor of University Putra Malaysia.

He is a doctor of philosophy from London University and has been conferred five more Honorary Doctorate Degree from Hull University, United Kingdom; Soka University, Japan; Thaksin University, Thailand; Open University Malaysia and Universiti Malaysia Perlis.

Tan Sri Dato' Dr. Syed Jalaludin's career in academic began in 1969 until 2001 and has brought about many improvement and innovation in the higher education and research sectors in Malaysia. In recognition of his contribution, he has been bestowed the National Science Laureate in 1993 and National Academician in 2008. Tan Sri Dato' Dr. Syed Jalaludin has also been conferred the Emeritus Professor by Universiti Terengganu Malaysia and Universiti Putra Malaysia. He is also one of the fellow founders of the Malaysia Science Academy.

Even though Tan Sri Dato' Dr. Syed Jalaludin has retired from the institutions of higher education, he is still contributing to the higher education sector as the chairman of Universiti Putra Malaysia and Universiti Tun Abdul Razak. Tan Sri Dato' Dr. Syed Jalaludin is also active in the corporate sector and holds several posts in the public and private sectors, such as the Halal Development Corporation (HDC) as its Chairman.

For his vast contributions to the country's development, Tan Sri Dato' Dr. Syed Jalaludin has been conferred the Panglima Setia Mahkota (P.S.M.) and Johan Setia Mahkota by Seri Paduka Baginda Yang DiPertuan Agong, Darjah Dato' Sultan Salahuddin Abdul Aziz Shah (D.S.S.A) by DYMM Sultan of Selangor and Darjah Dato' Paduka Mahkota Perlis (D.P.M.P) by DYMM Raja Perlis.

Profil Lembaga Pengarah
Profile of the Board of Directors

Datuk Kamaruzaman Che Mat
Pengarah Urusan/Managing Director

Datuk Kamaruzaman Che Mat, 56 tahun, dilantik sebagai Pengarah Urusan Bank Rakyat pada 1 Mac 2006. Datuk Kamaruzaman adalah seorang akauntan dan juga Fellow, Persatuan Akauntan Bertauliah, United Kingdom dan Ahli Institut Akauntan Malaysia. Beliau berkelulusan dalam bidang Perakaunan di peringkat diploma dari Universiti Teknologi Mara (UiTM) dan kemudian memperoleh kelulusan profesional dari ACCA.

Sebagai Pengarah Urusan dan Ahli Lembaga Pengarah Bank Rakyat, Datuk Kamaruzaman menganggotai beberapa Jawatankuasa di peringkat Lembaga Pengarah iaitu Jawatankuasa Pembiayaan, Jawatankuasa Pelaburan, Jawatankuasa Pengurusan Risiko, Jawatankuasa Imbuhan dan Jawatankuasa Pencalonan. Beliau juga merupakan Ahli Lembaga Pengarah syarikat subsidiari Bank Rakyat, Pengarah Alternat MEPS Sdn. Bhd., Ahli Majlis Persatuan Institusi Kewangan Pembangunan Malaysia (ADFIM), Ahli Majlis Persatuan Perbankan Islam Malaysia (AIBIM) dan Ahli Jawatankuasa Kumpulan Tabung Wang Amanah Pendidikan Koperasi.

Datuk Kamaruzaman terus merancakkan inisiatif peningkatan imej Bank Rakyat dari tahun ke tahun. Beberapa sinergi dalam perniagaan turut dimeterai dengan rakan-rakan niaga strategik untuk terus mengukuhkan asas Bank Rakyat, justeru, memberi nilai yang lebih tinggi kepada para pemegang kepentingan, khususnya para anggota serta menyediakan tahap perkhidmatan dan manfaat yang lebih cemerlang kepada pelanggan.

Di bawah kepimpinan Datuk Kamaruzaman, Bank Rakyat terus mencatat prestasi kewangan yang cemerlang serta memainkan peranan yang penting dalam usaha-usaha pembangunan sektor koperasi dan keusahawanan negara.

Datuk Kamaruzaman Che Mat, 56 years, was appointed Bank Rakyat's Managing Director on 1 March 2006. An accountant, Datuk Kamaruzaman is a Fellow of the Association of Chartered Certified Accountants, United Kingdom and a member of the Malaysian Institute of Accountants. Datuk Kamaruzaman graduated with a Diploma in Accountancy from the Universiti Teknologi Mara (UiTM) before pursuing his professional qualification with ACCA.

As Managing Director and a member of the Board of Directors, Datuk Kamaruzaman sits on a number of Board Committees, the Financing Committee, Investment Committee, Risk Management Committee, Remuneration Committee and Nomination Committee. He also sits on the Board of Bank Rakyat subsidiaries, an Alternate Director of MEPS Sdn. Bhd., a Council Member for Association of Development Finance Institutions of Malaysia (ADFIM), Council Member for Association of Islamic Banking Institutions Malaysia (AIBIM) and member of the Cooperative Education Trust Fund Committee.

Datuk Kamaruzaman took a leading role to enhance the corporate image of Bank Rakyat. Datuk Kamaruzaman has also aggressively pursued forging strategic alliances with numerous business partners to strengthen the foundation of Bank Rakyat and subsequently offering a beneficial and a wider range of banking products and services to the Bank's members and customers.

Under his leadership, Bank Rakyat continuously recorded excellent financial performance and played greater role towards the national development of the cooperative sector as well as entrepreneurship.

Dato' Dr. Syed Hussain Syed Husman
Pengarah/Director

Dato' Dr. Syed Hussain Syed Husman, 53 tahun, telah dilantik menganggotai Lembaga Pengarah Bank Rakyat pada 1 April 2006. Beliau berkelulusan Diploma Pengajian Perniagaan dari Universiti Teknologi Mara, Ijazah Sarjana Muda Pengajian Perniagaan dan Ijazah Sarjana Pentadbiran Perniagaan dari Universiti Western Illinois, Amerika Syarikat, Diploma Perhubungan Perindustrian, Institute of Personnel Management dan Doktor Falsafah Perhubungan Buruh dari Universiti Warnborough, London, United Kingdom.

Pada 1997, beliau dilantik sebagai Pengarah Sumber Manusia dan Hal Ehwal Keselamatan oleh Rothmans of Pall Mall (Malaysia) Berhad. Beliau turut menyumbang kepada kejayaan syarikat tersebut dalam mencapai beberapa anugerah seperti MRP II – Class A, ISO9002 dan ISO14002. Beliau merupakan salah seorang daripada pasukan pengurusan yang menyatukan Malayan Tobacco Company (MTC) dan Rothmans of Pall Mall untuk membentuk British American Tobacco (BAT) Malaysia pada 2000. Pada 2006, beliau dilantik sebagai Pengarah Kumpulan Sumber Manusia, Komunikasi dan IT Ramunia Holdings Berhad dan menyertai Petrofield, Malaysia sebagai Pengarah Sumber Manusia dan Perkhidmatan Korporat pada 1 Jun 2008.

Dato' Dr. Syed Hussain telah menerima anugerah Darjah Indera Mahkota Pahang (DIMP), Pingat Masyarakat Cemerlang (PMC) Jaksa Pendamai (JP), 'Accredited Public Relation Practitioner' (APR) dan 'HR Manager of the Year Award 1999' oleh Institut Pengurusan Sumber Manusia Malaysia dan Kementerian Sumber Manusia.

Dato' Dr. Syed Hussain Syed Husman, 53 years, was appointed to the Board of Bank Rakyat on 1 April 2006. He holds a Diploma in Business Studies from the Universiti Teknologi Mara, Bachelor in Business Studies and Masters in Business Administration from the Western Illinois University, United States, a Diploma in Industrial Relations from the Institute of Personnel Management and a Doctor of Philosophy in Labour Relations from the Warnborough University, London, United Kingdom.

In 1997, he was appointed by Rothmans of Pall Mall (Malaysia) Berhad as the Director of Human Resources and Security Affairs. He supported the company in achieving several awards such as MRP II – Class A, ISO9002 and ISO14002. He was also part of the leadership team that merged Malayan Tobacco Company (MTC) and Rothmans of Pall Mall to form British American Tobacco (BAT) Malaysia in 2000. In September 2006, Dato' Dr. Syed Hussain was appointed as the Director, Group Human Resources, Communications & IT for Ramunia Holdings Berhad. Effective 1st June 2008, Dr. Syed join Petrofield, Malaysia as Human Resources and Corporate Services Director.

Dato' Dr. Syed Hussain has received numerous awards which include the Darjah Indera Mahkota Pahang (DIMP), Pingat Masyarakat Cemerlang (PMC), Jaksa Pendamai (JP), Accredited Public Relation Practitioner (APR) and 'HR Manager of the Year Award 1999' by Malaysian Institute of Human Resource Management and Ministry of Human Resource.

Profil Lembaga Pengarah
Profile of the Board of Directors

Ahmad Badri Mohd. Zahir, 50 tahun, dilantik menganggotai Lembaga Pengarah Bank Rakyat pada 1 September 2006. Beliau memegang Ijazah Sarjana Muda Pengurusan Hartanah dari Universiti Teknologi Mara dan Ijazah Sarjana Pentadbiran Perniagaan dari University of Hull, United Kingdom.

Bermula dari 1986 sehingga 1989, Ahmad Badri bertugas sebagai Pegawai Penilai di WW (M) Sdn. Bhd. Jawatan pertama yang disandang semasa mula menyertai sektor awam pada tahun 1989 adalah sebagai Penolong Setiausaha di Kementerian Kewangan. Kemudian, beliau dilantik sebagai Penasihat Pengarah di Asean Development Bank, Manila pada 1997, jawatan yang disandangnya hingga 2000.

Ahmad Badri juga merupakan Lembaga Pengarah Danajamin Nasional Berhad dan merupakan Ahli Jawatankuasa Penstrukturan Semula Korporat.

Sebagai Ahli Lembaga Pengarah, Ahmad Badri juga menganggotai Jawatankuasa Pemandu Projek Menara Berkembar Bank Rakyat, Jawatankuasa Imbuhan, Jawatankuasa Pencalonan dan Jawatankuasa Pembiayaan.

Ahmad Badri Mohd. Zahir
Pengarah/Director

Ahmad Badri Mohd. Zahir, 50 years, was appointed to the Board of Bank Rakyat on 1 September 2006. He graduated with a Bachelors in Real Estate Management from Universiti Teknologi Mara and a Masters in Business Administration from the University of Hull, United Kingdom.

Before joining the public sector, Ahmad Badri was a Valuer with WW (M) Sdn. Bhd. from 1986 to 1989. The first post he assumed when he joined the public sector in 1989 was as Assistant Secretary at the Ministry of Finance. Subsequently, he was appointed Advisory Director of Asean Development Bank, Manila in 1997, a post he held until 2000.

Ahmad Badri also a member of the Board Danajamin Nasional Berhad and one of the Committee Corporate Debt Restructuring Committee (CDRC).

As a member of the Board, Ahmad Badri also sits on Bank Rakyat Twin Tower Project Steering Committee, Remuneration Committee, Nomination Committee and Financing Committee.

Dato' Daud Tahir
Pengarah/Director

Dato' Daud Tahir, 56 tahun, dilantik sebagai Ahli Lembaga Pengarah Bank Rakyat pada 1 November 2009. Beliau memiliki ijazah Sarjana Muda Sains dalam bidang 'Agribusiness' dari Universiti Pertanian Malaysia dan Sarjana Pentadbiran Perniagaan dari Universiti Dubuque, Amerika Syarikat.

Mempunyai pengalaman yang luas dalam pengurusan kewangan dan belanjawan, beliau pernah menyandang jawatan kanan di Kementerian Perdagangan dan Perindustrian (MITI), Institut Tadbiran Awam Negara (INTAN) dan KL International Airport Berhad. Dari tahun 2001 hingga 2005 beliau memegang jawatan Pegawai Kewangan Persekutuan Sabah sebelum dilantik sebagai Timbalan Pengarah Belanjawan, Sektor Keselamatan, Infrastruktur dan Kemudahan Awam di Kementerian Kewangan.

Dato' Daud Tahir kini ialah Timbalan Ketua Setiausaha (Perdagangan Dalam Negeri), Kementerian Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan.

Dato' Daud Tahir, 56 years, was appointed to the board of Bank Rakyat on 1 November 2009. He holds a Bachelor of Science in Agribusiness from Universiti Pertanian Malaysia and a Masters in Business Administration from University of Dubuque, United States of America.

He has wide experience in financial and budget management. He has held senior positions in Ministry of International Trade and Industry (MITI), National Institute of Public Administration (INTAN) and KL International Airport Berhad. From 2001 to 2005 he was Financial Officer for Sabah prior to his appointment as Assistant Director Budgetary, Safety, Infrastructure and Public Amenity Sector in Ministry of Finance.

Dato' Daud Tahir is currently the Deputy Secretary-General (Domestic Trade), Ministry of Domestic Trade, Cooperative and Consumerism.

Profil Lembaga Pengarah
Profile of the Board of Directors

Dato' Mohd. Aini Haji Taib
Pengarah/Director

Dato' Mohd. Aini Haji Taib, 62 tahun, dilantik sebagai Ahli Lembaga Pengarah Bank Rakyat pada 1 November 2009. Beliau memiliki Ijazah Sarjana Muda Sastera (Kepujian) dalam bidang Ekonomi daripada Universiti Malaya dan Ijazah Sarjana Pentadbiran Pembangunan daripada Universiti Western Michigan, Amerika Syarikat.

Beliau memulakan kerjayanya sebagai Pegawai Pentadbiran dan Diplomatik di Kementerian Kewangan pada tahun 1972. Beliau memegang beberapa jawatan kanan dalam Perkhidmatan Awam sebelum dilantik sebagai Timbalan Setiausaha Kerajaan Negeri Selangor pada tahun 1986 dan kemudiannya dinaikkan pangkat sebagai Pegawai Kewangan Negeri pada tahun 1993. Beliau memegang jawatan ini sehingga beliau diminta bertanding dalam pilihanraya 1995 dan dilantik menjadi Ahli Majlis Mesyuarat Kerajaan Negeri. Dari tahun 2000 hingga 2006 beliau menyandang jawatan Pengerusi Eksekutif Pusat Perubatan Selangor di Shah Alam. Dalam masa yang sama beliau juga dilantik oleh Kerajaan Negeri Selangor sebagai Pengarah Urusan Brisdale Holding Bhd.

Pada masa ini Dato' Mohd. Aini adalah Pengerusi Koperasi Serbaguna Anak-anak Selangor Berhad dan beliau adalah pengasas koperasi tersebut. Di samping itu beliau juga memegang jawatan sebagai Pengerusi Eksekutif Pusrawi-SMC dan Ahli Lembaga Pengarah Hospital Pakar KPJ Selangor serta Ahli Lembaga Pengarah Yayasan FAS.

Dato' Mohd. Aini Haji Taib, 62 years, was appointed to the Board of Bank Rakyat on 1 November 2009. He graduated with a Bachelor of Arts (Hons) degree in Economics from University of Malaya and a Masters in Development Administration from University of Western Michigan, United States of America.

He started his career as Administrative and Diplomatic Officer with the Finance Ministry in 1972. He served in various capacities in the Civil Service culminating as the Selangor Deputy State Secretary in 1986 and was later promoted as Selangor State Financial Officer in 1993, a post he assumed until he entered politics in 1995. From 2000 to 2006 he was Executive Chairman of Selangor Medical Centre in Shah Alam.

At the same time, he was also appointed as Managing Director of Brisdale Holdings Berhad by the Selangor State Government.

He is currently Chairman of Koperasi Serbaguna Anak-Anak Selangor Berhad, Executive Chairman of Pusrawi-SMC and on the Board of KPJ Selangor Specialist Hospital as well as Board of Director of Yayasan FAS.

Dato' Zainuddin Haji Abdul Rahman
Pengarah/Director

Dato' Zainuddin Haji Abdul Rahman, 60 tahun, dilantik sebagai Ahli Lembaga Pengarah Bank Rakyat pada 1 Ogos 2007 dan dilantik semula pada 1 Februari 2010. Beliau menamatkan pengajian Ijazah Sarjana Muda Sastera (Hubungan Antarabangsa) dari Universiti Malaya pada 1974 dan Ijazah Sarjana Analisis Dasar Awam dari University of Wisconsin, Amerika Syarikat pada 1983.

Dato' Zainuddin adalah bekas pegawai kerajaan yang mempunyai pengalaman luas dan pernah memegang pelbagai jawatan di Jabatan Perdana Menteri (JPM) sebelum mengakhiri perkhidmatan beliau di Jabatan Pembangunan Koperasi. Pada 1983, beliau dilantik sebagai Ketua Penolong Pengarah (Perkhidmatan Komputer) di Unit Perancangan Ekonomi (EPU), JPM dan kemudian menyertai Seksyen Bantuan Luar dan Pentadbiran Am sebagai Ketua Penolong Pengarah pada 1985. Antara jawatan lain yang pernah disandang di EPU termasuk Ketua Penolong Pengarah Seksyen Penswastaan pada 1992, Pengarah Seksyen Pembangunan Perindustrian pada 1999, Pengarah Seksyen Pembahagian pada 2000 dan Pengarah Jawatankuasa Pelaburan Asing pada 2001.

Pada 2004, Dato' Zainuddin dinaikkan pangkat ke jawatan Ketua Pengarah Jabatan Pembangunan Koperasi sebelum bersara daripada perkhidmatan kerajaan pada 2006. Bagaimanapun, beliau telah dilantik semula secara kontrak sebagai Ketua Pengarah Jabatan yang sama sehingga 28 April 2007. Sebagai Anggota Lembaga Pengarah, Dato' Zainuddin juga menganggotai Jawatankuasa Pencalonan dan Jawatankuasa Pembiayaan Bank Rakyat.

Dato' Zainuddin Haji Abdul Rahman, 60 years, was appointed to the Board of Bank Rakyat on 1 August 2007 and was re-appointed on 1 February 2010. He completed his studies in Bachelor of Arts degree (International Relations) from the University of Malaya in 1974 and a Masters degree in Public Policy Analysis from the University of Wisconsin, United States of America in 1983.

Dato' Zainuddin is a former civil servant with vast working experience and held various senior positions at the Prime Minister's Department (JPM) before his retirement from the Cooperative Development Department. In 1983, Dato' Zainuddin was transferred to the post of Principal Assistant Director (Computer Services) at the Economic Planning Unit (EPU), JPM and later joined the Foreign Assistance and General Services Section as its Principal Assistant Director in 1985. Other posts he assumed at EPU included Principal Assistant Director at the Privatisation Section in 1992, Director of Industrial Development Section in 1999, Director of Distribution Section in 2000 and Director of Foreign Investment Committee in 2001.

In 2004, Dato' Zainuddin was promoted to the post of Director General of the Cooperative Development Department before his retirement from public service in 2006. He was however, re-appointed on a contract basis as Director General of the same Department until his contract expired on 28 April 2007. As a member of the Board, Dato' Zainuddin also sits on the Financing Committee and Nomination Committee of the Bank.

Profil Lembaga Pengarah
Profile of the Board of Directors

Mustafha Haji Abd. Razak
Setiausaha Bank/Bank Secretary

Mustafha Haji Abd. Razak, 42 tahun, telah dilantik sebagai Setiausaha Bank pada 17 Ogos 2009. Berkelulusan Ijazah Sarjana Muda Perdagangan dari Universiti of Wollongong, Australia, beliau adalah ahli Australian Society of Accountants serta Ahli Bersekutu Akauntan Awam Bertauliah.

Mustafha memulakan kerjaya dengan Bank Rakyat pada 3 Jun 1991 sebagai Eksekutif Muda di Cawangan Muar. Sejak itu beliau telah dinaikkan ke beberapa jawatan eksekutif yang lebih tinggi sebelum menyandang jawatan Pengurus di pelbagai jabatan di Bank, antaranya Audit Dalam, Audit Teknologi Maklumat, Audit Sistem & Pengurusan serta Akaun & Kawalan Belanjawan. Beliau dinaikkan ke jawatan Pengurus Audit pada tahun 2003 dan kemudian menyandang jawatan Pengurus di Jabatan Perbendaharaan pada tahun 2004. Pada 1 Julai 2006, Mustafha dilantik sebagai Ketua, Akaun dan Pengurusan Maklumat dan pada 1 September 2007 dilantik pula sebagai Penolong Pengurus Besar, Kewangan hingga kini.

Selain menganggotai Lembaga Pengarah Bank Rakyat, Mustafha juga merupakan Ahli Lembaga Pengarah bagi subsidiari Bank Rakyat iaitu, Rakyat Holdings Sdn. Bhd. dan Rakyat Management Services Sdn. Bhd.

Mustafha Haji Abd. Razak, 42 years, was appointed Bank Secretary on 17 August 2009. Possess a Bachelor in Commerce from Wollongong University, Australia, he is a member of the Australian Society of Accountants and is also an Associate Member of the Certified Public Accountant.

Mustafha began his career with Bank Rakyat on 3 June 1991 as Junior Executive in Muar Branch. He has since been promoted to various higher executive positions before assuming the post of Manager in several departments of the Bank at various times, amongst them Internal Audit, Information Technology Audit , Systems and Methods Audit, as well as Accounts and Budgetary Control. He was promoted as Audit Manager in 2003 and subsequently became Manager, Treasury Department in 2004. On 1 July 2006, Mustafha was appointed Head, Accounts and Information Management and was appointed as Assistant General Manager, Finance on 1 September 2007 to date.

Besides being a member of Bank Rakyat's Board of Directors, Mustafha also sits on the Board of Bank Rakyat subsidiaries such as Rakyat Holdings Sdn. Bhd. and Rakyat Management Services Sdn. Bhd.

Datuk Abu Hasan Lebai Din Al-Hafiz

Pengerusi/Chairman

Datuk Abu Hasan, 64 tahun, telah dilantik sebagai Pengerusi Jawatankuasa Syariah Bank Rakyat pada 1 September 2005. Selepas menamatkan pengajian di Universiti Al-Azhar, Mesir dengan Ijazah Sarjana Muda Sastera (Usuluddin) pada tahun 1974, beliau melanjutkan pengajian ke peringkat Ijazah Seikhul Maqari (Qiraat) di universiti yang sama dan memperolehi ijazah tersebut pada tahun 1976.

Memulakan kerjaya sebagai Pegawai Penyelidikan Agama di Pusat Islam pada tahun 1977, Datuk Abu Hasan kemudian dilantik sebagai Imam Besar Masjid Negara, Kuala Lumpur pada tahun 1978. Beliau turut berkhidmat sebagai Pegawai Agama di Istana Negara pada tahun 1984 sehingga 2007.

Datuk Abu Hasan merupakan seorang pendakwah aktif yang sentiasa terlibat dalam pelbagai program keagamaan di seluruh negara serta penyediaan dan pembentangan kertas kerja berkaitan kekeluargaan Islam dan muamalat. Beliau juga memiliki bakat menulis dan aktif menyumbang rencana di majalah dan akhbar serta banyak menghasilkan skrip untuk program TV.

Datuk Abu Hasan, 64 years, was appointed as the Chairman of Bank Rakyat Syariah Committee on 1 September 2005. After completed his studies at the Al-Azhar University, Egypt with a Bachelor of Arts (Usuluddin) degree in 1974, Datuk Abu Hasan pursued his studies to a higher level to obtain a degree in Seikhul Maqari majoring in Qiraat at the same university in 1976.

Began his career as a Religious Research Officer at Pusat Islam in 1977, Datuk Abu Hasan later seconded to become the Head Imam of the National Mosque, Kuala Lumpur in 1978. He was appointed as the Religious Officer of Istana Negara from 1984 until 2007.

Datuk Abu Hasan is an active missionary involved in many religious programmes nationwide and had taken part in the preparation and presentation of various working papers related to Islamic family and muamalat. He has a passion for writing which he channels through article contributions for several newspapers and magazines and had also produced many scripts for TV programmes.

Profil Jawatankuasa Syariah

Profile of the Syariah Committee

Dato' Setia Haji Mohd. Tamyes Abd. Wahid

Ahli Jawatankuasa/Committee Member

Dato' Setia Haji Mohd. Tamyes, 59 tahun, dilantik sebagai Ahli Jawatankuasa Syariah Bank Rakyat pada 1 September 2005. Beliau merupakan Mufti Negeri Selangor sejak Mac 1998 hingga kini. Setelah menamatkan pengajian di Universiti Al-Azhar, Mesir dengan Ijazah Sarjana Muda Sastera (Kepujian) Syariah pada 1977, beliau menyambung pengajian di Universiti 'Ain Syams, Mesir dan memperolehi Diploma Pendidikan Bahasa Arab pada 1978.

Sepanjang perkhidmatan beliau, Dato' Setia Haji Mohd. Tamyes telah memegang pelbagai jawatan kanan, sama ada di peringkat negeri mahupun kebangsaan; antara lain sebagai Pengerusi Jawatankuasa Fatwa Negeri Selangor.

Dato' Setia Haji Mohd. Tamyes, 59 years, was appointed as a member of Bank Rakyat Syariah Committee on 1 September 2005. He has been the Mufti of Selangor since March 1998 until today. After completing his studies at the Al-Azhar University, Egypt with a Bachelor of Arts (Hons.) degree majoring in Syariah in 1977, he pursued his studies at the 'Ain Syams University, Egypt to obtain the Diploma in Arabic Language in 1978.

Dato' Setia Haji Mohd. Tamyes served in many senior positions at both state and federal levels; which amongst them include as Chairman of the Selangor Fatwa Committee.

Prof. Madya Dr. Mohd. Radzi Othman @ Abdul Rahman

Ahli Jawatankuasa/Committee Member

Prof. Madya Dr. Mohd. Radzi, 59 tahun, dilantik sebagai ahli Jawatankuasa Syariah Bank Rakyat pada 1 September 2005. Beliau berkelulusan Ijazah Sarjana Muda Sastera dalam bidang Dakwah dan Usuluddin, Ijazah Sarjana dan Ijazah Doktor Falsafah dalam bidang Hadis; semuanya dari Universiti Islam Madinah, Arab Saudi dari tahun 1976 hingga 1986.

Antara jawatan yang pernah disandang beliau di peringkat negeri termasuk Ahli Mesyuarat Majlis Agama Islam, Ahli Jemaah Hakim Mahkamah Ulang Bicara dan Yang Dipertua Persatuan Ulama. Beliau juga pernah menganggotai Jawatankuasa Fatwa Negeri Perlis dan Pulau Pinang, Penubuhan Institut Pengajian Islam Perlis dan Istilah Agama Islam (Hadis), Dewan Bahasa dan Pustaka.

Antara jawatan yang masih disandang oleh beliau hingga kini termasuk Ahli Lembaga Pusat Pengajian Ilmu Kemanusiaan USM, Ahli Majlis Perunding Pertubuhan Kebajikan Al-Nida' Malaysia dan Ketua Penyunting projek UPENA, Universiti Teknologi Mara.

Prof. Madya Dr. Mohd. Radzi, 59 years, was appointed as a member of Bank Rakyat Syariah Committee on 1 September 2005. He is a graduate of Bachelor of Arts majoring in Dakwah and Usuluddin, Master of Arts and Doctor of Philosophy degrees in Hadith; all of which from the Madinah Islamic University from 1976 to 1986.

At state level, he was a member of the Islamic Council Meeting, a member of the Panel of Judges of Retrial Court and the Chairman of the Persatuan Ulama. He was also a member of the Perlis and Pulau Pinang Fatwa Committees, the establishment of Perlis Islamic Studies Institute and Islamic Religious Terminology (Hadith), Dewan Bahasa dan Pustaka.

Among the posts he currently holds are a member of the Council of School of Humanities USM, a Consultative Council of the Al'Nida' Welfare Association Malaysia and Chief Editor of UPENA project, University Teknologi Mara.

Prof. Dato' Dr. Mohd Azmi Omar

Ahli Jawatankuasa/Committee Member

Prof. Dato' Dr. Mohd Azmi Omar, 51 tahun, dilantik sebagai Ahli Jawatankuasa Syariah Bank Rakyat pada 1 November 2008. Lepasan Diploma Pengajian Perbankan dari Universiti Teknologi Mara pada tahun 1980 ini telah melanjutkan pengajian ke peringkat ijazah di Northern Illinois University, Amerika Syarikat dan menerima Ijazah Sarjana Muda Sains Kewangan pada tahun 1983 dan Ijazah Sarjana Pentadbiran Perniagaan pada tahun 1985. Prof. Dato' Dr. Mohd Azmi seterusnya melanjutkan pengajian ke peringkat Doktor Falsafah di University of Wales, Bangor, United Kingdom dan memperoleh Ph.D beliau pada tahun 1994.

Prof. Dato' Dr. Mohd Azmi kini bertugas sebagai Dekan dan Profesor di Universiti Islam Antarabangsa Malaysia.

Prof. Dato' Dr. Mohd Azmi Omar, 51 years, was appointed as a member of Bank Rakyat Syariah Committee on 1 November 2008. He holds a Diploma of Banking Studies from Universiti Teknologi Mara in 1980, then pursued his degree at Northern Illinois University, United States of America. He got his degree in Financial Science in 1983 and Masters degree in Business Administration in 1985. Prof. Dato' Dr. Mohd Azmi subsequently pursued his study in Doctor of Philosophy at University of Wales, Bangor, United Kingdom in 1994.

Prof. Dato' Dr. Mohd Azmi is currently serving as Dean and Professor at Malaysia International Islamic University.

Dr. Siti Salwani Razali

Ahli Jawatankuasa/Committee Member

Dr. Siti Salwani Razali memiliki Ijazah Undang-Undang LLB (Kepujian) dan Sarjana Muda Undang-Undang Syariah serta Sarjana Undang-Undang Perbandingan daripada Universiti Islam Antarabangsa Malaysia. Beliau telah menamatkan pengajian PhD dalam bidang Undang-Undang Perniagaan di Universiti Putra Malaysia.

Dr. Siti Salwani Razali mampunyai pengalaman yang cukup luas dalam bidang penulisan. Beliau telah menerbitkan tiga buah buku dan menulis beberapa artikel, jurnal dan laporan penyelidikan mengenai undang-undang Islam.

Dr. Siti Salwani kini ialah pensyarah di Universiti Islam Antarabangsa Malaysia.

Dr. Siti Salwani Razali holds a Bachelor of Laws LLB (Hons) and Shariah Law and Masters of Comparative Laws from International Islamic University Malaysia. She completed her PhD in Business Law at University Putra Malaysia.

Dr. Siti Salwani Razali has vast experience in writing where she has published three books and written numerous articles, journals and research papers on Islamic laws.

Dr. Siti Salwani is currently lecturing at the Malaysia International Islamic University.

Profil Jawatankuasa Syariah
Profile of the Syariah Committee

Haji Mohd. Zaki Ibrahim
Setiausaha/Secretary

Haji Mohd. Zaki Ibrahim, 45 tahun, dilantik sebagai Setiausaha, Jawatankuasa Syariah Bank Rakyat pada bulan Mei 2003. Beliau memperolehi Ijazah Sarjana Muda (Kepujian) Syariah dari Universiti Malaya sebelum menyambung pengajian ke peringkat Sarjana dalam bidang Pentadbiran Perniagaan di Universiti Kebangsaan Malaysia pada tahun 2002.

Beliau mula menyertai Bank Rakyat sebagai Eksekutif Syariah di Jabatan Perbankan Islam pada bulan November 1993 hingga bulan April 2003. Selepas itu, beliau dinaikkan pangkat sebagai Pengurus di Jabatan Perundingan dan Pengawasan Syariah dan pada masa yang sama, ditugaskan sebagai Setiausaha, Jawatankuasa Syariah Bank sehingga kini.

Haji Mohd. Zaki Ibrahim, 45 years, was appointed as the Secretary of Bank Rakyat Syariah Committee in May 2003. He is a graduate of Bachelor of Arts (Hons) degree in Syariah from University of Malaya before pursuing for his Masters in Business Administration degree at Universiti Kebangsaan Malaysia in 2002.

He joined Bank Rakyat as a Syariah Executive at the Islamic Banking Department in November 1993 to April 2003. Subsequently, he was promoted as a Manager at the Syariah Consultation & Supervision Department and simultaneously was seconded as the Bank's Secretary of Syariah Committee in 2003, a post he holds to-date.

Profil Jawatankuasa Audit Dalaman
Profile of the Internal Audit Committee

Abd. Talib Baba
Pengerusi/Chairman

- Berusia 65 tahun
- Berkelulusan ACCA (Intermediate Level) Universiti Teknologi Mara dan ACCA London School of Accountancy
- Fellowship Member, Association of Chartered Certified Accountants (ACCA) United Kingdom dan Akauntan Bertauliah, Institut Akauntan Malaysia
- Ahli Lembaga Pengarah UDA Holdings Berhad, Mesiniaga Berhad dan Emas Kiara Industries Bhd

- Aged 65
- Possess ACCA (Intermediate Level) Universiti Teknologi Mara and ACCA London School of Accountancy
- Fellowship Member, Association of Chartered Certified Accountants (ACCA) United Kingdom and Chartered Accountant, Malaysian Institute of Accountants
- Board of Directors of UDA Holdings Berhad, Mesiniaga Berhad and Emas Kiara Industries Bhd

Basharuddin Saidin

- Berusia 58 tahun
- Berkelulusan Ijazah Sarjana Muda Sains (Perumahan, Bangunan & Perancangan) Universiti Sains Malaysia
- Berjawatan Ketua Penolong Setiausaha (Bahagian Pembangunan Koperasi), Kementerian Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan

- Aged 58
- Possess a Bachelor of Science (Housing, Building & Planning) Universiti Sains Malaysia
- Serves as Chief Assistant Secretary (Cooperative Development Division), Ministry of Domestic Trade, Cooperative and Consumerism

Profil Jawatankuasa Audit Dalaman

Profile of the Internal Audit Committee

Raja Ismail Raja Mohd Ali

- Berusia 37 tahun
- Berkelulusan Ijazah Perundangan dengan Kepujian, Universiti Islam Antarabangsa Malaysia.
- Peguam dan rakan kongsi, Tetuan Raja Ismail & Amril Ghazaly

- Aged 37
- Possess a Degree in Legislation with Honours, International Islamic University Malaysia
- Lawyer and partner, Tetuan Raja Ismail & Amril Ghazaly

Dawam Hassan

- Berusia 51 tahun
- Berkelulusan Sarjana Muda Ekonomi Gunaan (Kepujian) Universiti Malaya
- Berjawatan Pengarah Penyiasatan dan Penguatkuasaan, Suruhanjaya Koperasi Malaysia

- Aged 51
- Possess a Bachelor in Applied Economics (Hons), Universiti Malaya
- Serves as Investigative and Enforcement Director, Malaysia Cooperative Commission

Mohd Redzuan Hasan

- Berusia 48 tahun
- Berkelulusan Sarjana Muda Perakaunan, Universiti Kebangsaan Malaysia
- Berjawatan Ketua Penolong Setiausaha, Bahagian Pelaburan, MKD dan Penswastaan, Perbendaharaan Malaysia

- Aged 48
- Possess a Bachelor of Accountancy, Universiti Kebangsaan Malaysia
- Serves as Chief Assistant Secretary, Investments Division, MKD and Privatisation, Treasury Malaysia

Rosli Rasul

Setiausaha/Secretary

- Berusia 48 tahun
- Berkelulusan Diploma Lepasan Ijazah Dalam Analisis Sistem, Universiti Teknologi Mara & Ijazah Sarjana Muda Perakaunan, Universiti Kebangsaan Malaysia
- Ketua Juruaudit Dalam dan Setiausaha Jawatankuasa Audit Dalaman, Bank Rakyat

- Aged 48
- Possess a Post Graduate Diploma in Systems Analysis, Universiti Teknologi Mara & Bachelor in Accountancy, Universiti Kebangsaan Malaysia
- Chief Internal Auditor and Secretary of Internal Audit Committee, Bank Rakyat

Laporan Jawatankuasa Audit Dalaman

Internal Audit Committee Report

KEAHLIAN

Jawatankuasa Audit Dalaman Bank Rakyat adalah terdiri daripada lima orang ahli yang bukan terdiri daripada Ahli Lembaga Pengarah.

Berikut ialah senarai ahli Jawatankuasa Audit Dalaman:

- Abd. Talib Baba (Pengerusi)
- Basharuddin Saidin
- Raja Ismail Raja Mohd Ali
- Che Wahid Mohamed Noor
  (bersara sebagai Ahli Jawatankuasa pada 31 Oktober 2009)
- Dawam Hassan
  (berkuatkuasa 1 November 2009 menggantikan Che Wahid Mohamed Noor)
- Roslan Yahya
  (meletak jawatan sebagai Ahli Jawatankuasa pada 1 November 2009)
- Mohd. Redzuan Hasan
  (Berkuatkuasa 16 Disember 2009 menggantikan Roslan Yahya)

KEHADIRAN PADA MESYUARAT

Jawatankuasa Audit Dalaman telah bermesyuarat sebanyak 12 kali sepanjang tahun kewangan berakhir pada 31 Disember 2009. Maklumat mengenai kehadiran ahli Jawatankuasa Audit Dalaman adalah seperti yang dinyatakan dalam jadual di bawah:

Bil.	Ahli Jawatankuasa Audit Dalaman	Kehadiran	Peratus
1	Abd. Talib Baba	12/12	100.0
2	Basharuddin Saidin	9/12	75.0
3	Raja Ismail Raja Mohd. Ali	11/12	92.0
4	Che Wahid Mohamed Noor	9/10	90.0
5	Dawam Hassan	1/2	50.0
6	Roslan Yahya	10/10	100.0
7	Mohd. Redzuan Hasan	1/1	100.0

TERMA RUJUKAN

Dalam melaksana tugas dan tanggungjawab, Jawatankuasa Audit Dalaman dirujuk kepada terma rujukan yang merangkumi perkara-perkara berikut:

MEMBERSHIP

Bank Rakyat's Internal Audit Committee comprises five members who are non-Board members.

Listed below are the Internal Audit Committee members:

- Abd. Talib Baba (Chairman)
- Basharuddin Saidin
- Raja Ismail Raja Mohd.Ali
- Che Wahid Mohamed Noor
  (retired as Committee Member on 31 October 2009)
- Dawam Hassan
  (effective 1 November 2009 replacing Che Wahid Mohamed Noor)
- Roslan Yahya
  (resigned as Committee Member on 1 November 2009)
- Mohd. Redzuan Hassan
  (effective 16 December 2009 replacing Roslan Yahya)

ATTENDANCE AT MEETINGS

The Internal Audit Committee held 12 meetings during financial year ended 31 December 2009. Details of Internal Audit Committee Members' attendance are shown in the table below:

No.	Internal Audit Committee Members	Attendance	Percentage
1	Abd. Talib Baba	12/12	100.0
2	Basharuddin Saidin	9/12	75.0
3	Raja Ismail Raja Mohd. Ali	11/12	92.0
4	Che Wahid Mohamed Noor	9/10	90.0
5	Dawam Hassan	1/2	50.0
6	Roslan Yahya	10/10	100.0
7	Mohd. Redzuan Hasan	1/1	100.0

TERMS OF REFERENCE

The Internal Audit Committee carry out their duties and responsibilities within the scope of the following terms of reference:

KEAHLIAN

Jawatankuasa Audit Dalaman terdiri daripada ahli-ahli bukan Lembaga Pengarah sebagaimana yang diperuntukkan di bawah Seksyen 43 (2), Akta Koperasi 1993, dan klausa 54C (ii) Undang-Undang Kecil Bank Kerjasama Rakyat Malaysia Berhad.

Ahli-ahli Jawatankuasa Audit Dalaman dilantik oleh Menteri Perdagangan Dalam Negeri, Koperasi dan Kepenggunaan dengan persetujuan Menteri Kewangan. Pelantikan ini adalah untuk tempoh tidak melebihi dua tahun dan layak untuk lantikan semula.

HAK JAWATANKUASA AUDIT DALAMAN

Jawatankuasa Audit Dalaman hendaklah mempunyai akses tanpa batasan ke atas semua maklumat dan dokumen yang berkaitan dengan aktivitinya termasuklah kepada Juruaudit Dalaman, Juruaudit Luar, Pengurusan Bank Rakyat dan anak-anak syarikatnya. Jawatankuasa Audit Dalaman juga berkuasa untuk memberikan nasihat dan pandangan profesionalnya jika dirasakan perlu.

FUNGSI JAWATANKUASA AUDIT DALAMAN

Tugas dan tanggungjawab Jawatankuasa Audit Dalaman, antara lainnya, merangkumi perkara-perkara berikut:

1. Memastikan hal ehwal Bank dan anak-anak syarikatnya dikendalikan mengikut objektif, undang-undang dan peraturan yang berkaitan serta dasar-dasar dan prosedur-prosedur masing-masing.

2. Menyemak kawalan-kawalan dalaman, termasuk skop program audit dalaman dan penemuan-penemuan audit serta mencadangkan tindakan pembetulan yang perlu diambil oleh Pengurusan.

3. Menyemak dengan Juruaudit Luaran mengenai skop perancangan audit mereka, sistem kawalan perakaunan dalaman dan laporan-laporan audit.

MESYUARAT

1. Ahli Jawatankuasa Audit Dalaman hendaklah mengadakan mesyuarat sekurang-kurangnya sekali sebulan dan Pengerusi boleh mencadangkan untuk mengadakan mesyuarat tambahan dalam usaha untuk menunaikan kewajipan mereka.

MEMBERSHIP

The Internal Audit Committtee comprises of non-Board Members as provided under Section 43 (2), Cooperatives Act 1993, and clause 54C (ii) Bank Kerjasama Rakyat Malaysia Berhad By-law.

Internal Audit Committee members are appointed by the Minister of Domestic Trade, Cooperative and Consumerism with the agreement of the Minister of Finance. This appointment is for a period of not more than two years and is eligible for reappointment.

RIGHTS OF THE INTERNAL AUDIT COMMITTEE

The Internal Audit Committee should have unlimited access to all information and documents related to its activities including to the Internal and External Auditors as well as the Managements of Bank Rakyat and its subsidiaries. The Internal Audit Committee should also have the right to provide counselling and consultancy when necessary.

FUNCTIONS OF THE INTERNAL AUDIT COMMITTEE

The duties and responsibilities of the Internal Audit Committee are amongst others, listed below:

1. Ensuring Bank affairs and its subsidiaries are conducted objectively and that the related policies and regulations are complied to;

2. Reviewing internal controls, including the scope of the audit programme and audit findings as well as recommending the necessary corrective measures to Management;

3. Reviewing with the External Auditors, the scope of their audit plans, internal accounting controls and audit findings.

MEETINGS

1. The Internal Audit Committee should conduct meetings at least once a month and the Chairman may propose additional meetings in carrying out their duties.

2. Sebagai tambahan, Pengerusi boleh memanggil mesyuarat Jawatankuasa Audit Dalaman jika diminta oleh mana-mana ahli-ahli Jawatankuasa, pihak Pengurusan ataupun oleh Juruaudit Dalam atau Luar.

3. Ahli Jawatankuasa Audit Dalaman boleh menjemput sesiapa sahaja untuk hadir bagi membantu jawatankuasa membuat pertimbangan yang sewajarnya.

4. Ahli Jawatankuasa Audit Dalaman layak mempunyai setiausaha yang akan diamanahkan untuk merekod semua tindakan dan minit Jawatankuasa Audit Dalaman. Setiausaha adalah bertanggungjawab untuk:

   - Menyediakan agenda dengan persetujuan Pengerusi dan mengedarkannya disokong dengan dokumen sokongan kepada ahli jawatankuasa setiap kali sebelum mesyuarat diadakan.
   - Menyimpan minit mesyuarat Jawatankuasa Audit Dalaman.
   - Mengedarkannya kepada ahli-ahli Jawatankuasa Audit Dalaman dan ahli-ahli Lembaga Pengarah.
   - Melaksanakan tindakan susulan ke atas perkara-perkara yang belum selesai.

5. Korum bagi setiap mesyuarat hendaklah terdiri daripada tiga orang ahli Jawatankuasa Audit Dalaman.

RINGKASAN AKTIVITI JAWATANKUASA AUDIT DALAMAN

Pada sepanjang tahun kewangan 2009, Jawatankuasa Audit Dalaman telah melaksanakan tugasannya seperti yang telah ditetapkan dalam bidang rujukan seperti berikut:

- Menyemak dan meluluskan Perancangan Audit Tahunan termasuk perancangan sumber tenaga kerja Audit Dalam dan keperluan latihan Audit Dalam bagi tahun 2010.
- Menyemak penemuan dan cadangan yang dilaporkan di dalam Laporan Audit (termasuk Laporan Audit Siasatan) serta ulasan pihak Pengurusan terhadap penemuan audit dan cadangan tersebut;
- Memantau status pelaksanaan dan kemajuan Audit Dalam sepertimana yang dinyatakan di dalam Perancangan Audit Tahunan;
- Memantau kemajuan pelaksanaan cadangan yang dikemukakan oleh Pegawai Pemeriksa, Bank Negara Malaysia dan Juruaudit Luar;
- Menyemak prestasi Ketua Juruaudit Dalam dan Pengurus-Pengurus Audit;
- Mengadakan tiga mesyuarat bulanan di luar kawasan iaitu Wilayah Tengah, Wilayah Utara dan Wilayah Timur. Disamping itu Jawatankuasa Audit Dalaman turut menghadiri Persidangan Kecil bersama Ketua Wilayah dan Pengurus-Pengurus Cawangan yang dianjurkan oleh Audit Dalam bagi mengadakan perbincangan dua hala bersama dengan Ketua Wilayah dan semua Pengurus-Pengurus Cawangan.

2. The Chairman may call for an extraordinary Internal Audit Committee meeting as and when requested by any other committees, Management or the Internal or External Auditors.

3. The Internal Audit Committee may summon anyone to sit in any of the meetings to facilitate findings.

4. The Internal Audit Committee is eligible to appoint a secretary who is entrusted to record all activities and minutes of the Committee. The secretary is responsible for:

   - Preparing the agenda with the approval of the Chairman and distributing it together with the supporting documents to the Internal Audit Committee members before every meeting;
   - Filing the minutes of the Internal Audit Committee meetings;
   - Disseminating minutes to Internal Audit Committee and Board members;
   - Following-up on unfinished matters.

5. The Quorum for each meeting is three Internal Audit Committee members.

ACTIVITIES OF THE INTERNAL AUDIT COMMITTEE IN BRIEF

During financial year 2009, the Internal Audit Committee has conducted their duties within the scope of the terms of reference as below:

- Reviewing and approving the Annual Audit Plan including the Internal Audit human resource plans and training needs for 2010;
- Reviewing findings and recommendations reported in the Audit Report (including Investigative Audit Report) as well as Management review on audit findings and recommendations;
- Monitoring the progress of corrective measures undertaken as recommended by the Inspections Officer, Bank Negara Malaysia and External Auditors;
- Assessing the performance of the Chief internal Auditor and Audit managers;
- Conducting three meetings externally, that is Central Region, Northern Region and Eastern Region. Besides that, the Internal Audit Committee attended the Mini Conference together with Regional Heads and all Branch Managers organized by Internal Audit to facilitate a two-way discussion with the Regional Heads and Branch Managers.

FUNGSI AUDIT DALAMAN

Fungsi audit dalaman dilaksanakan oleh Audit Dalam di bawah penyeliaan Ketua Juruaudit Dalam yang melapor terus kepada Jawatankuasa Audit Dalaman. Audit Dalam bertanggungjawab memberi jaminan secara bebas kepada Lembaga Pengarah dan Jawatankuasa Pengurusan dalam usaha untuk memastikan kecukupan dan keberkesanan proses sistem kawalan dalaman, pengurusan risiko serta tadbir urus Bank.

Dalam tahun kewangan 2009, Juruaudit Dalam telah melaksanakan 177 tugasan pengauditan. Audit tersebut meliputi pengauditan di cawangan-cawangan, jabatan-jabatan di Ibu Pejabat serta subsidiari. Ia dilaksanakan sejajar dengan Perancangan Audit Tahunan atau secara 'ad-hoc' atas permintaan khas daripada Jawatankuasa Pengurusan atau daripada Jawatankuasa Audit Dalaman.

Laporan Audit yang telah dilaksanakan akan dibentangkan kepada Jawatankuasa Audit Dalaman dan kemudiannya dihantar kepada Jawatankuasa Pengurusan untuk pemerhatian dan tindakan. Jawatankuasa Pengurusan bertanggungjawab memastikan cadangan untuk tindakan pembetulan bagi kelemahan yang telah dilaporkan adalah dilaksanakan dalam tempoh yang ditetapkan.

Juruaudit Dalam mengawasi secara berterusan perlaksanaan cadangan audit menerusi penilaian susulan secara berkala. Juruaudit Dalam juga bekerja rapat dengan Juruaudit Luar untuk menyelesaikan sebarang isu kawalan dan membantu dalam memastikan Jawatankuasa Pengurusan mengambil tindakan sewajarnya.

INTERNAL AUDIT FUCTIONS

Internal audit functions are carried out by Internal Audit under the supervision of the Chief Internal Auditor who reports directly to the Internal Audit Committee. Internal Audit has the responsibility to independently guarantee to the Board of Directors and Management Committee in their effort to ensure the adequacy and effectiveness of the Internal Control System.

During financial year 2009, the Internal Auditor conducted 117 audits. The audits covered branches, departments as well as subsidiaries. They were either carried out in line with the Annual Audit Plans or on an ad-hoc basis following special requests from Management Committee or the Internal Audit Committee.

The completed Audit Reports are then presented to the Internal Audit Committee and subsequently sent to Management Committee for their attention and further action. Management Committee is responsible for ensuring that recommended corrective measures are undertaken according to schedule.

The Internal Auditor continuously reviews the progress of audit recommendations undertaken through periodical follow-ups. The Internal Auditor also works closely with the External Auditors to resolve any control issues and also to ensure that Management Committee take necessary actions.