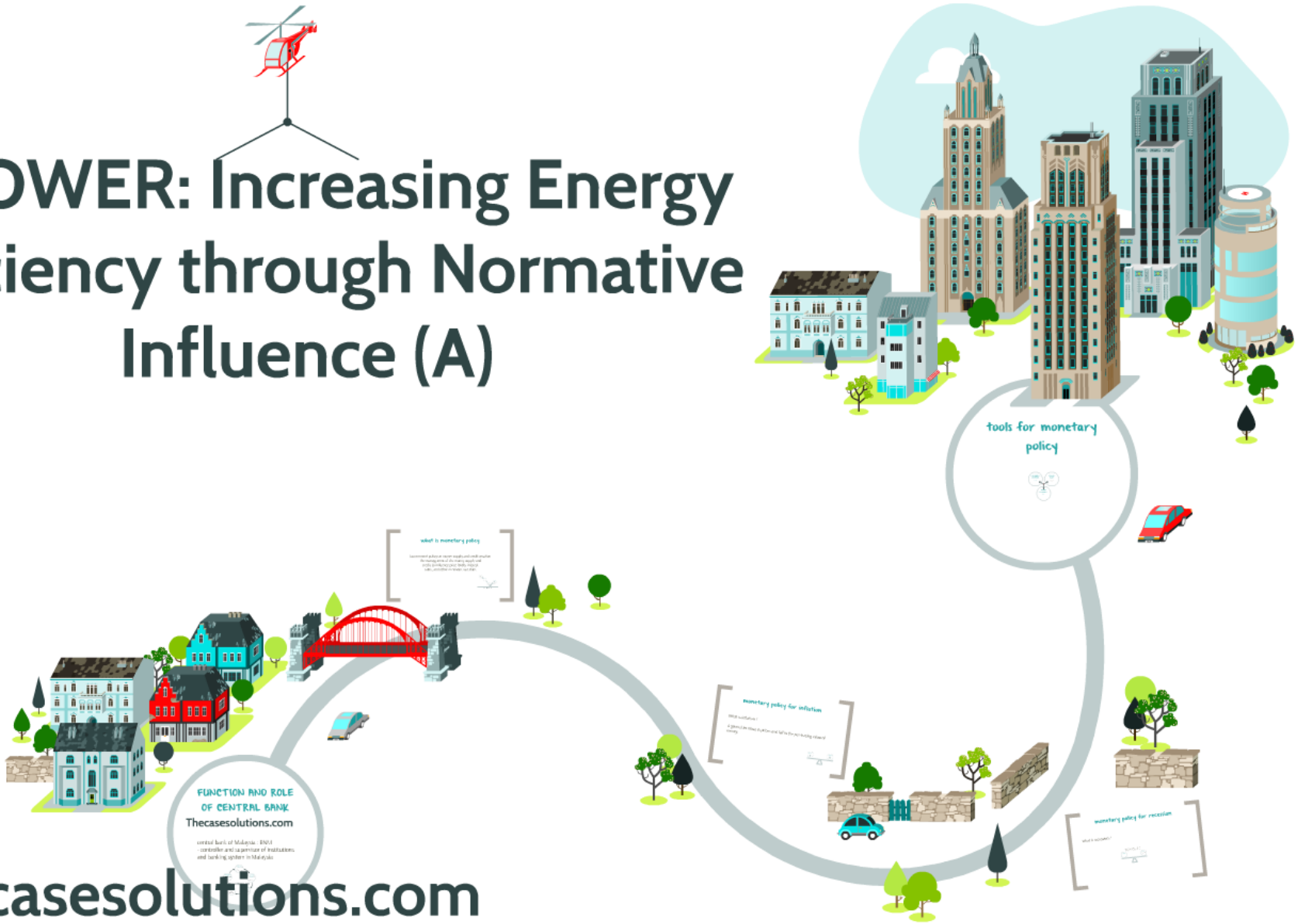
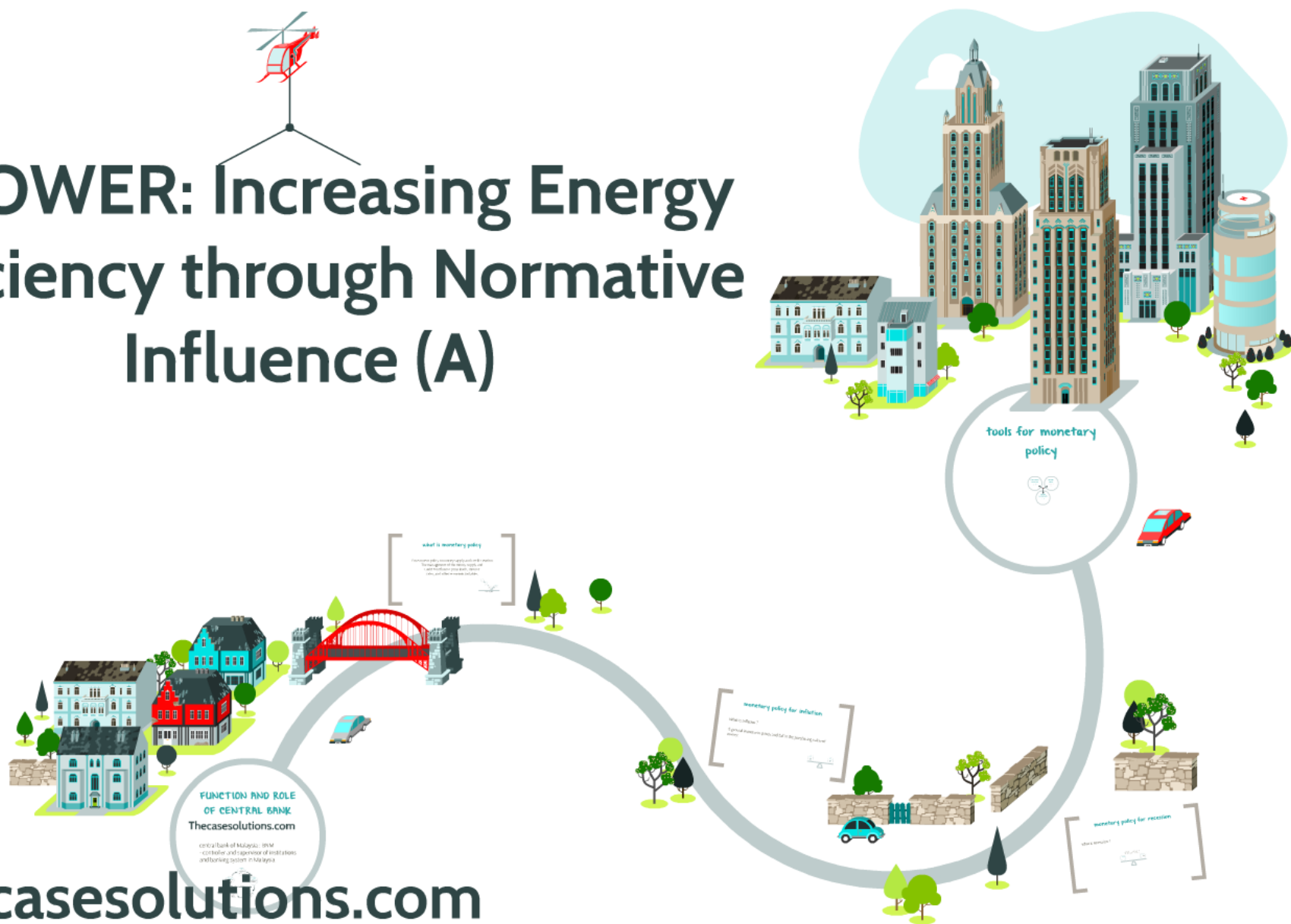


OPOWER: Increasing Energy Efficiency through Normative Influence (A)



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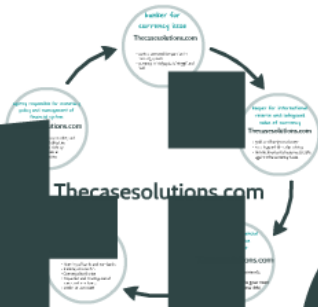


FUNCTION AND ROLE OF CENTRAL BANK

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central bank of Malaysia : BNM
- controller and supervisor of institutions
and banking system in Malaysia

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banker for
currency issue

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- control over credit expansion in banking system
- currency in Malaysia is 'ringgit' and 'sen'

agency responsible for monetary
policy and management of
financial system

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- monetary stability and
- all structure
- financial stability
- measures
- measures

keeper for international
reserve and safeguard
value of currency

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- gold and foreign exchange
- to safeguard the value of ring
- minimum external reserve 80.59% against the currency issue.

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- Licensing of banks and non-banks
- Banking relationship
- Currency distribution
- Inspection and investigation of banks and non-banks
- Lender of last resort

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