



# THE STEPS TO ACCESS SIR DIGITAL OLLECTION









#### STEP: 1. GO TO SIR WEBSITE ELIBRARY.YAYASANBANKRAKYAT.COM.MY 2. CLICK TO LOGIN 3. KEY IN YOUR 'USERNAME' AND 'PASSWORD' (YOU MAY GET FROM LIBRARY STAFF; OR CHAT WITH A LIBRARIAN)

4. START ACCESSTHE DATABASES









### **1.DIGITAL BOOKS&MAGAZINES (OVERDRIVE)**

#### STEPS TO ACCESSTO THE DIGITAL BOOK & MAGAZINES : 1. S.I.R WEBSITE 2. APPS (PLAYSTORE/APPSTORE) FIND LIBBY, BY OVERDRIVE AND CHOOSE YAYASAN BANK RAKYAT 3. FOR BORROWING KEY IN LIBRARY CARD NUMBER, YOU COULD GET LIBRARY CARD NUMBER ON HOME PAGE OF DATABASES LISTING











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different in the United States and more so in South Africa, where the



2. EMERALD (For username & password: Please login SIR Website and choose EMERALD)

**USERNAME :** XXX **PASSWORD**: XXX

emerald insight

Waltering Client Liter









umplibrary (O https://umplibrary.ump.edu.my #PowerUpYourMind@UMPLib

















## 4. Blis

HTTP://BLIS.BERNAMA.COM/INDEX.PHP?MOD=PAGE&OPT=BP&US=2&BPID=3679















## **5. RAM Holding**











RAM Ratings has downgraded the rating of Cendana Sejati Sdn Bhd's (the Issuer) RM360 million Senior Sukuk Murabahah Mediem Sukuk Programme) from C3/Negative to D.

The D rating reflects Cendana Sejati's failure to redeem RM10 million of senior sukuk due on 19 February 2021, as confirme Investment Bank Berhad, in an announcement via the Fully Automated System for Issuing/Tendering (or FAST). Cash balances in profile account only sufficient to meet profile payments due on the same date.

Wholly owned by Masraf Al Barakah Sdn Bhd (the Servicer and Originator), Cendana Sejati was incorporated specifically to purchase consumer-financing receivables from the Originator, primarily funded via the Issuance of sukuk under the Senior Sukuk Programme. These consumer receivables are generated by credit sales to civil employees for the purchase of products. The source of cash flow to repay the Senior Sukuk will be collections made by Coshare Holdings Berhad - a related company of Cendana Sejati - through its automatic salary deduction mechanism. Please refer to our previous press release on Cendana Sejati (here) for further information.









## 6.Pressreader (For username & password: Please

login SIR Website and choose Pressreader)



