SULIT

POLITEKNIK
Jabatan Pengajian Politeknik

BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENGAJIAN POLITEKNIK
KEMENTERIAN PENDIDIKAN MALAYSIA

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2013

PB303: BANKING IN MALAYSIA

TARIKH : 23 OKTOBER 2013
TEMPOH : 2 JAM (11.15 AM - 1.15 PM)

Kertas ini mengandungi **DUA PULUH (20)** halaman bercetak.
Bahagian A: Objektif (25 soalan)
Bahagian B: Esei (3 soalan)
Jawab **SEMUA** soalan
Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

SECTION A: 25 MARKS
BAHAGIAN A: 25 MARKS

INSTRUCTION:
This section consists of **TWENTY FIVE (25)** objective questions. Mark your answers in the OMR form provided.

ARAHAN :
*Bahagian ini mengandungi **DUA PULUH LIMA (25)** soalan objektif. Tandakan jawapan anda di dalam borang OMR yang disediakan.*

CLO 1
C2

1. The Malaysian financial system is structured into two major categories which is ______________

Sistem Kewangan Malaysia telah distrukturkan di dalam dua kategori iaitu ______________

A. financial institutions and financial market
Institusi Kewangan dan pasaran kewangan

B. financial institutions and intermediaries
Institusi Kewangan dan orang tengah

C. Bank Negara Malaysia and Commercial banks
Bank Negara dan Bank Komersil

D. Banking System and Non-Baning Financial Intermediaries
Sistem Perbankan dan Perantara Kewangan Bukan Bank

CLO 1
C2

2. Banking system consists of ______

Sistem Perbankan mengandungi______

A. Bank Negara Malaysia, Non-banking financial intermediaries and others.
Bank Negara Malaysia, Perantara Kewangan Bukan Bank dan lain-lain.

B. Bank Negara Malaysia, banking institutions and others.
Bank Negara Malaysia, Institusi Bank dan lain-lain.

C. Bank Negara Malaysia, banking institutions and Non-banking financial intermediaries.
Bank Negara Malaysia, Institusi Perbankan dan Perantara Kewangan Bukan Bank.

D. Bank Negara Malaysia, financial market and others.
Bank Negara Malaysia, Pasaran Kewangan dan lain-lain.

- The business of receiving deposits on deposit account, saving account or other similar account.
  Perniagaan yang menerima deposit atas akaun deposit, akaun simpanan atau akaun lain yang sama.
- Money lending
  Pinjaman wang.
- Leasing business or the business of hire purchase.
  Pajakan perniagaan atau perniagaan sewa beli.

CLO 1
C2

3. The above statement refers to ________

Pernyataan di bawah merujuk kepada __

A. Bank Negara Malaysia.
Bank Negara Malaysia.

B. Commercial banks.
Bank Komersil.

C. Finance company.
Syarikat Kewangan.

D. Investment banks.
Bank Pelaburan.

The aftermath effect of 7 April 1983, inter alia act has allocated provisions on duty responsibilities and Islamic banking finance which covers ownership, Islamic banking control and management, business restrictions, supervision authorization, controls over Islamic Banks, as well as other general provisions are considered as penalties.

Kesan pada 7 April 1983, akta inter alia mempunyai peruntukan mengenai keperluan tugas dan kewangan Bank Islam, pemilikan, kawalan dan pengurusan bank-bank Islam, sekatan perniagaan, kuasa penyeliaan dan kawalan ke atas bank-bank Islam dan peruntukan lain seperti umum sebagai penalti.

CLO 1
C2

4. The act stated above refers to _____

Akta di atas merujuk kepada ______

A. Islamic Banking Act 1983.
Akta Perbankan Islam 1983.

B. Finance Company Act 1969.
Akta Syarikat kewangan 1969.

C. BAFIA Act 1989.
Akta Perbankan dan Institusi Kewangan 1989.

D. Borrowing Company Act 1969.
Akta Syarikat Pinjaman 1969.

CLO 1
C2

5. Services which normally offered are hire purchase and leasing which include housing loans, educations loans and lending for stock and share purchasing. This information is refers to ____

Perkhidmatan yang biasanya ditawarkan adalah sewa beli dan pemajakan termasuk pinjaman perumahan, pinjaman pendidikan dan pinjaman untuk membeli stok dan saham. Maklumat ini dirujuk ____

A. Commercial banks.
Bank Perdagangan

B. Central bank.
Bank Pusat.

C. Finance companies.
Syarikat Kewangan.

D. Investmentt banks.
Bank Pelaburan.

CLO 1 C2

6. Which of these banking products are offered by finance companies?

Antara berikut yang manakah merupakan produk yang ditawarkan oleh syarikat kewangan?

A. Underwriting

Pengunderit

B. Current Account

Akaun Semasa

C. Leasing

Penyewaan

D. Standing Instruction

Arahan Tetap

CLO 1 C2

7. The following are services rendered by an investment bank, **EXCEPT**

Berikut adalah perkhidmatan yang disediakan oleh bank pelaburan, ***KECUALI***

A. Investment portfolio management

Pengurusan portfolio perlaburan

B. Fund management funds

Pengurusan dana

C. Advice on mergers and acquisitions

Perkhidmatan nasihat yang berkaitan dengan pengapungan syarikat dan percantuman perolehan

D. Trade financing facilities

Perkhidmatan pembiayaan perdagangan

CLO 1 C1

8. 'This institution plays a role in the short-term money market and capital raising activities'. This statement refers to

'Institusi ini terlibat dalam pasaran wang jangka pendek dan aktiviti tambah modal'. Pernyataan ini merujuk kepada

A. Investment Bank

Bank Pelaburan

B. Commercial Bank

Bank Perdagangan

C. Non-Bank Financial Intermediaries

Perantara kewangan bukan bank

D. Leasing Company

Syarikat Penyewaan

CLO 1 C2

9. Finance companies offered loans for the purchase of durable consumer goods, especially motor vehicles, under ____________ terms.

Syarikat kewangan menawarkan pinjaman ke atas pembelian barangan pengguna tahan lama, khasnya kenderaan di bawah terma ____________.

A. Leasing

Penyewaan

B. Loans

Pinjaman

C. Hire Purchase

Sewa Beli

D. Overdraft

Overdraf

CLO 1
C1

10. Investment banks were established in early 1970s predominantly focused on _____________ banking areas.

Bank Pelaburan ditubuhkan pada awal 1970an di mana ianya lebih fokus kepada sektor perbankan _______________

A. Retail

Peruncitan

B. Wholesale

Pemborong

C. Corporate

Korporat

D. Business

Perniagaan

CLO 2
C1

11. Below is a non – banking financial intermediaries **EXCEPT**

Berikut merupakan institusi kewangan bukan bank ***KECUALI***

A. Saving Institution

Institusi Tabungan

B. Insurance Companies

Syarikat Insuran

C. Commercial Companies

Syarikat Perdagangan

D. Development Finance Companies

Syarikat Pembangunan Kewangan

CLO 2
C1

12.

X is the largest institution in non – banking financial intermediaries which contribute and invest in Government securities.

Based on the statement above, identify **X**

X *merupakan salah satu institusi kewangan bukan bank yang terbesar, yang menyumbang dan melabur didalam sekuriti kerajaan.*

Berdasarkan petikan di atas, kenal pasti ***X***

A. Leasing Companies

Syarikat Penyewaan

B. Cagamas

Cagamas

C. Employee Provident and Pension Funds

Dana Simpanan dan Pencen Pekerja

D. Insurance Company

Syarikat Insuran

CLO 2
C1

13. The functions of Development Finance Institution are:

Fungsi – fungsi Institusi Pembangunan Kewangan ialah:

i. Participation in equity capital

Penglibatan dalam pasaran ekuiti

ii. Acting as issuing house for public share issues

Bertindak sebagai terbitan perumahan dalam pasaran saham awam

iii. Extension of financial assistance in the form of medium and long term loans

Tambahan dalam bantuan kewangan bagi pinjaman jangka masa sederhana dan panjang

iv. Private placements of debt and equity

Penempatan hutang dan ekuiti persendirian

A. i & ii

B. i, ii, & iii

C. ii, iii & iv

D. i, ii, iii & iv

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CLO 2
C1

14. Below is the Financial Intermediaries, ***EXCEPT***

Dibawah merupakan Pengantaraan Kewangan, ***KECUALI***

A. Unit Trust

Unit Amanah

B. Credit Institution

Institute Pengkreditan

C. Will Writing

Penulisan Wasiat

D. Factoring commerce

Perdagangan pemfaktoran

CLO 2
C1

15.

- Amanah Mutual Berhad
- CIMB Wealth Advisors Berhad
- Pengurusan KUMIPA Berhad

The above example refers to ______________

Contoh di atas merujuk kepada ______________

A. Development finance companies
Syarikat Pembangunan

B. Saving institution
Institusi tabungan

C. Insurance companies
Syarikat insuran

D. Unit trust
Unit amanah

CLO 2
C1

16. "It is a sale whereby the seller undertakes to supply some specific goods to the buyer in the future in full payment exchange of an advanced price fully paid on the spot." The above statement refers to:
"Ia merupakan jualan di mana penjual berjanji untuk membekalkan beberapa barangan tertentu kepada pembeli pada masa depan sebagai pertukaran kepada pembayaran sepenuhnya yang dibuat pada masa kini." Penyataan diatas merujuk kepada

A. Al-Kafalah principle
Prinsip Al-Kafalah

B. Assalam principle
Prinsip Assalam

C. Al-Hiwalah principle
Prinsip Al-Hiwalah

D. Arrahnu principle
Prinsip Arrahnu

CLO2
C1

17. Al-Mudharabah also known as ______________.

Al-Mudharabah juga dikenali sebagai ________________.

A. trustee profit-sharing
pemegang amanah perkongsian keuntungan

B. sale via installment
jualan secara pembayaran ansuran

C. collateralized borrowings
pinjaman bercagar

D. benevolent loan
pinjaman secara ihsan

CLO2
C2

18. Financing under Al-Ijarah requires the bank to acquire the asset chosen by the customer and, subsequently ________________.

Pembiayaaan menggunakan prinsip Al-Ijarah memerlukan bank untuk membeli asset yang dipilih pelanggan dan kemudian ____________________.

A. Sell it to the customer by installment within fixed period of time at the cost together with terms and conditions decided by the bank.

Jual kepada pelanggan secara ansuran dalam tempoh masa yang tetap serta mengikut terma dan syarat yang ditentukan oleh bank

B. Sell it to the customer by installment within fixed period of time at the cost together with terms and conditions agreed by both parties.

Jual kepada pelanggan secara ansuran dalam tempoh masa yang tetap serta mengikut terma dan syarat yang dipersetujui kedua-dua pihak.

C. Lease it to the customer for a fixed period of time at the cost together with terms and conditions decided by the bank.

Sewa kepada pelanggan dalam tempoh masa yang tetap serta mengikut terma dan syarat yang ditentukan oleh bank

D. Lease it to the customer for a fixed period of time at the cost together with terms and conditions agreed by both parties.

Sewa kepada pelanggan dalam tempoh masa yang tetap serta mengikut terma dan syarat yang dipersetujui kedua-dua pihak.

CLO2
C2

19. Which is **TRUE** about financing products based on Musyarakah?

*Yang manakah antara berikut **BENAR** mengenai produk pembiayaan berlandaskan Musyarakah?*

A. Capital guarantee. All partners will get their capital at the end of contract.
Jaminan modal. Semua rakan kongsi akan mendapat balik modal pada akhir tempoh kontrak.

B. Profit sharing ratio must be fixed, without changes from the beginning until the end of the contract.
Nisbah perkongsian untung perlu tetap, tanpa ada perubahan dari awal sehingga tamat kontrak.

C. Profit sharing is based on an agreed ratio whereas loss bearing is based on capital contribution ratio.
Perkongsian untung adalah berasakan nisbah persetujuan bersama manakala kerugian berasaskan nisbah sumbangan modal.

D. Any profits incurred from the partnership will be shared among bank and customer, whereas any losses incurred will be borned by customer only.
Sebarang keuntungan dari perkongsian perlu dibahagi antara bank dan pelanggan, manakala kerugian ditanggung oleh pelanggan sahaja.

CLO2
C1

20. Islamic banking is governed by ____________.

Perbankan Islam ditadbir oleh________.

A. Islamic Banking Act 1981

Akta Perbankan Islam 1981

B. Islamic Banking Act 1982

Akta Perbankan Islam 1982

C. Islamic Banking Act 1983

Akta Perbankan Islam 1983

D. Islamic Banking Act 1984

Akta Perbankan Islam 1984

CLO1
C1

21. Electronic payment system can be classified into two categories which are

Sistem pembayaran elektronik boleh dikelaskan kepada dua kategori iaitu

A. Bank Activated System and Consumer Activated System

Sistem Pengaktifan Bank dan Sistem Pengaktifan Pengguna

B. Computer Activated System and Consumer Activated System

Sistem Pengaktifan Komputer dan Sistem Pengaktifan Pengguna

C. Non-Consumer Activated System and Consumer Activated System

Sistem Pengaktifan Bukan Pengguna dan Sistem Pengaktifan Pengguna

D. Telecommunication Activated System and Consumer Activated System

Sistem Pengaktifan Telekomunikasi dan Sistem Pengaktifan Pengguna

CLO1
C1

22. Following are the examples of system under international electronic funds transfer **EXCEPT**

*Berikut merupakan contoh-contoh sistem di bawah pindahan dana elektronik antarabangsa **KECUALI***

A. BACS (Banker's Automated Clearing Services)

BACS (Banker's Automated Clearing Services)

B. CHAPS (Clearing House Automated Payments System)

CHAPS (Clearing House Automated Payments System)

C. RENTAS (Real-Time Electronic Transfer of Funds and Securities)

RENTAS (Real-Time Electronic Transfer of Funds and Securities)

D. SWIFT (Society for Worldwide Interbank Financial Transfer)

SWIFT (Society for Worldwide Interbank Financial Transfer)

CLO1 C1

23. American Express and Diners Club are examples of payment tools classified as

"American Express" dan "Diners Club" merupakan contoh-contoh alat pembayaran yang dikelaskan sebagai

A. ATM card

Kad ATM

B. Charge card

Kad Caj

C. Credit card

Kad Kredit

D. Debit card

Kad Debit

CLO2 C1

24. Electronic Fund Transfer is known as a mode of payment. The other two modes of payment are called

Pindahan Dana Elektronik juga dikenali sebagai satu kaedah pembayaran. Dua kaedah pembayaran yang lain adalah.

A. Cash payment and paper based payment

Pembayaran tunai dan pembayaran berasaskan kertas.

B. Cards payment and notes payment

Pembayaran melalui kad dan pembayaran melalui wang kertas

C. Debit payment and credit payment

Pembayaran debit dan pembayaran kredit

D. Interbank payment and intrabank payment

Pembayaran Antara Bank dan Pembayaran Dalam Bank yang Sama.

CLO1 C2

25. The common functions of Automated Teller Machines (ATMs) are as follow **EXCEPT**

Fungsi-fungsi biasa "Automated Teller Machines (ATMs)" adalah seperti berikut ***KECUALI***

A. Account balances inquiries

Pertanyaan baki akaun

B. Cash withdrawals

Pengeluaran tunai

C. Cheque settlements

Penyelesaian Cek

D. Statement of accounts requests

Penyata akaun yang diminta

SECTION B : 75 MARKS
BAHAGIAN B : 75 MARKAH

INSTRUCTION:
This section consists of **THREE (3)** essay questions. Answer **ALL** questions.

ARAHAN:
*Bahagian ini mengandungi **TIGA (3)** soalan esei . Jawab **SEMUA** soalan.*

QUESTION 1
SOALAN 1

CLO1 C1

(a) The Labuan International Offshore Financial Centre (IOFC) operates in the marketing in a which fluctuate rapidly and increasingly competitive . State **FOUR (4)** objectives of establishing Labuan IOFC in developing our financial system in Malaysia.

*'The Labuan International Offshore Financial Centre (IOFC)' beroperasi dalam pasaran yang sentiasa berubah secara pesat dan semakin kompetitif. Nyatakan **EMPAT (4)** objektif penubuhan Labuan IOFC dalam membangunkan sistem kewangan kita di Malaysia.*

[4 Marks]
[4 Markah]

CLO1 C1

(b) Labuan International Business and Financial Centre (IBFC), the outcome of the rebranding of Labuan International Offshore Financial Centre (IOFC), offers a wide range of offshore financial products and services to worldwide customers. Identify **SIX (6)** financial product services offered by IOFC.

*Labuan IBFC (Pusat Perniagaan dan Kewangan Antarabangsa), hasil daripada penjenamaan semula Pusat Kewangan Luar Pesisir Antarabangsa Labuan (IOFC), menawarkan pelbagai produk dan perkhidmatan kewangan luar pesisir kepada pelanggan di seluruh dunia. Berikan **ENAM (6)** perkhidmatan produk kewangan yang ditawarkan oleh IOFC.*

[6 Marks]
[6 markah]

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CLO1 C2

(c) Most countries have established central banks as the monetary authority to oversee the financial system and the economy. Briefly explain the following steps taken to develop financial system in Malaysia.
Kebanyakan negara telah menubuhkan bank pusat sebagai pihak berkuasa monetari untuk menyelia sistem kewangan dan ekonomi. Terangkan secara ringkas langkah-langkah di bawah yang diambil untuk membangunkan sistem kewangan di Malaysia.

i. Leveling the playing field

   Menyeragamkan Peraturan

ii. Interest rate reforms

   Pembentukan semula kadar faedah

iii. Payment system

   Sistem Pembayaran

iv. Consolidation and restructuring of the financial system

   Pengukuhan & Penstrukturan Semula Sistem Kewangan

v. Liberalization of the financial sector

   Liberalisasi Sektor Kewangan

[15 Marks]
[15 Markah]

QUESTION 2

SOALAN 2

CLO 2 C1

(a) Under BAFIA 1989, a "bank" is defined as "a person who execute a banking business". Define "banking business" in this context.

Dibawah akta BAFIA 1989, "bank" ditafsirkan sebagai "individu yang menjalankan perniagaan perbankan". Takrifkan "perniagaan perbankan" didalam kenyataan ini.

[3 marks]

[3 markah]

CLO 2 C1

(b) There are 3 types of deposit under commercial bank services. Explain these types of deposits.

Dibawah perkhidmatan perbankan bank perdaganagn terdapat 3 jenis deposit. Terangkan jenis – jenis deposit tersebut.

[12 marks]

[12 markah]

CLO 2 C1

(c) Explain the roles and responsibilities of commercial bank.

Terangkan peranan dan tanggungjawab bank perdagangan.

[10 marks]

[10 markah]

QUESTION 3

SOALAN 3

CLO 2 C2

(a) Compare the Islamic banking system to the conventional banking system.

[9 marks]

Bandingkan sistem perbankan Islam kepada sistem perbankan konvensional.

[9 markah]

CLO 2 C2

(b) Explain the Islamic financial instruments below that can be found in Malaysia :- [6 marks]

Terangkan instrument kewangan Islam yang terdapat di Malaysia seperti di bawah:- *[6 markah]*

i. Al – Wadiah
   Al – Wadiah
ii. Al – Bay' Bithaman 'Ajil
   Al – Bay' Bithaman 'Ajil
iii. Al – Murabahah
   Al – Murabahah

CLO 2 C2

(c) Briefly explain the following electronic banking services:-

Terangkan secara ringkas perkhidmatan perbankan elektronik berikut:-

i.	Automated Teller Machine (ATM)	[2.5 marks]
	Mesin Teller Automatik (ATM)	*[2.5 markah]*
ii.	Electronic funds transfer at point of sale	[2.5 marks]
	Pemindahan dana elektronik di tempat jualan	*[2.5 markah]*
iii.	Home and office banking	[2.5 marks]
	Perbankan Rumah dan Pejabat	*[2.5 markah]*
iv.	Internet banking	[2.5 marks]
	Perbankan Internet	*[2.5 markah]*

SOALAN TAMAT