

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENGAJIAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENDIDIKAN MALAYSIA**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2018

DPB3033 : BANKING IN MALAYSIA

TARIKH : 12 NOVEMBER 2018

MASA : 8.30 AM – 10.30 AM (2 JAM)

Kertas ini mengandungi **TUJUH BELAS (17)** halaman bercetak.

Bahagian A: Objektif (25 soalan)

Bahagian B: Esei (3 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 MARKAH

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.

CLO1
C1

1. Financial system in Malaysia consists of the following **EXCEPT**;

*Sistem kewangan di Malaysia terdiri daripada yang berikut **KECUALI**;*

- A. banking system.
sistem perbankan.
- B. non-bank financial intermediaries.
pengantara kewangan bukan bank.
- C. capital market.
pasaran modal.
- D. global market.
pasaran global.

CLO1
C1

2. What is the definition of money market?

Apakah definisi pasaran wang?

- A. Money market is used for the channeling of short-term fund with maturities typically not exceeding 12 months.
Pasaran wang digunakan untuk menyalurkan dana jangka pendek dengan kematangan tidak melebihi 12 bulan.
- B. Money market is used for long-term assets with maturity greater than one year.
Pasaran wang digunakan untuk aset jangka panjang dengan tempoh matang lebih daripada setahun.
- C. Money market includes the equity market and bond market.
Pasaran wang termasuk pasaran ekuiti dan pasaran bon.
- D. Money market is markets for raising long-term fund.
Pasaran wang adalah pasaran untuk mendapatkan dana jangka panjang.

SULIT

CLO1
C1

3. Banking system in Malaysia consists of _____.

Sistem perbankan di Malaysia terdiri daripada _____.

- A. Bank Negara Malaysia, Non-Bank Financial Intermediaries and others
Bank Negara Malaysia, Perantara Kewangan Bukan Bank dan lain-lain
- B. Bank Negara Malaysia, Banking Institution 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 Bank dan Perantara Kewangan Bukan Bank.
- D. Bank Negara Malaysia, Financial Market and others
Bank Negara Malaysia, Pasaran Kewangan dan lain-lain

CLO1
C14. Which factor **DOES NOT** contribute to the successful operation of International Offshore Financial Centre in Labuan?*Manakah antara berikut **BUKAN** faktor yang menyumbang kepada kejayaan Pusat Kewangan Pesisir Antarabangsa di Labuan?*

- A. Political stability.
Kestabilan politik.
- B. High operating cost.
Kos operasi yang tinggi.
- C. Stable currency.
Matawang yang stabil.
- D. Good infrastructure facilities.
Kemudahan infrastruktur yang baik.

CLO2
C25. The following are the objectives of Bank Negara Malaysia **EXCEPT**;*Berikut merupakan objektif Bank Negara Malaysia **KECUALI**;*

- A. To issue currency and to ensure the value of the currency is safeguarded and stable.
Untuk menerbitkan mata wang dan memastikan nilai simpanan matawang selamat dan stabil.
- B. Acts as a banker and financial adviser to the government.
Bertindak sebagai jurubank dan penasihat kewangan kepada kerajaan.
- C. To develop a retail banking product to the individual consumer.
Untuk membangunkan produk perbankan runcit kepada pelanggan individu.
- D. Promotes monetary stability and a sound financial structure.
Mempromosikan kestabilan wang dan struktur kewangan yang berkesan.

CLO2
C2

6. One of the functions of Bank Negara Malaysia is the lender of last resort. What does it mean?

Salah satu fungsi Bank Negara Malaysia ialah sebagai pemberi pinjaman terakhir. Apakah maksudnya?

- A. Provides advances to commercial banks to overcome financial problems when there is a shortage of cash.
Memberi pendahuluan kepada bank-bank perdagangan untuk mengatasi masalah kewangan apabila berlaku kekurangan wang tunai.
- B. Makes shipment of large sums of money abroad.
Membuat pengiriman sejumlah wang yang besar ke luar negara.
- C. Provides advice to the government about planning and national development in terms of ensuring the financial stability of the economy.
Memberi nasihat kepada kerajaan mengenai rancangan dan pembangunan negara dari segi kewangan bagi menjamin kestabilan ekonomi negara.
- D. Keeping cheques from customers.
Menyimpan cek-cek daripada pelanggan.

CLO2
C2

7. Which of the following statements is **NOT TRUE** about Bank Negara Malaysia strategy during inflation?

*Manakah antara pernyataan berikut yang **TIDAK BENAR** tentang strategi Bank Negara Malaysia semasa keadaan inflasi?*

- A. Tight monitoring policy on funds withdrawing.
Polisi kewangan yang ketat dalam pengeluaran dana.
- B. Bank Negara Malaysia will raise interest rates.
Bank Negara Malaysia akan meningkatkan kadar faedah.
- C. Bank Negara Malaysia will encourage people to spend less.
Bank Negara akan menggalakkan orang ramai kurang berbelanja.
- D. Bank Negara Malaysia will reduce interest rates.
Bank Negara Malaysia akan mengurangkan kadar bunga.

CLO3
C3

8.

The way of making an automatic payment of a fixed amount to a loan, bill or credit card each month. It can be made from savings account, for example; car loan payment.

Langkah membuat bayaran automatik untuk jumlah pinjaman tetap, bil atau kad kredit setiap bulan. Ia boleh dilakukan daripada akaun simpanan seperti bayaran pinjaman kereta.

The statement refers to _____

Pernyataan tersebut merujuk kepada _____

- A. online banking.
perbankan dalam talian.
- B. coupon.
kupon.
- C. standing instruction.
arahan tetap.
- D. telegraphic transfer.
pindahan telegrafik.

CLO3
C3

9.

- Overdraft and cheque book facility
Kemudahan overdraf dan buku cek
- A type of deposit that caters to professionals and businessmen alike
Satu bentuk deposit yang menjadi pilihan professional dan peniaga.

The statement refers to _____

Pernyataan tersebut merujuk kepada _____

- A. Current account.
Akaun semasa.
- B. Fixed Deposit Account
Akaun Simpanan Tetap
- C. Saving Account.
Akaun Simpanan
- D. Investment Account
Akaun Pelaburan

CLO2
C2

10. Which of the following is Investment Bank?

Manakah antara berikut merupakan Bank Pelaburan?

- A. Bank Kerjasama Rakyat Berhad
Bank Kerjasama Rakyat Berhad
- B. Public Mutual Berhad
Public Mutual Berhad
- C. Kenanga Investment Bank Berhad
Kenanga Investment Bank Berhad
- D. CIMB Wealth Advisor
Penasihat kewangan CIMB

CLO2
C2

11. The following are services offered by an investment bank **EXCEPT**

*Berikut adalah perkhidmatan yang disediakan oleh Bank Pelaburan, **KECUALI***

- A. investment portfolio management.
pengurusan portfolio pelaburan.
- B. fund management.
pengurusan dana.
- C. advice on mergers and acquisitions.
nasihat berhubung penggabungan dan pengambilalihan.
- D. trade financing facilities.
perkhidmatan pembiayaan perdagangan.

CLO2
C2

12. Which of these banking products is offered by Investment Bank?

Antara berikut, produk manakah yang ditawarkan oleh Bank Pelaburan?

- A. Underwriting
Penguderiten
- B. Saving accounts
Akaun simpanan
- C. Cheque books
Buku cek
- D. Credit card
Kad kredit

CLO2
C2

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

'Institusi ini memainkan peranan dalam aktiviti peningkatan modal dan pasaran wang jangka masa pendek'. Penyataan tersebut merujuk kepada _____.

- A. commercial bank.
bank komersial.
- B. investment bank.
bank pelaburan.
- C. non-bank financial institution.
institusi kewangan bukan bank.
- D. leasing company.
syarikat pajakan.

CLO2
C2

14. What are the main objectives of Development Financial Institutions?

Apakah objektif utama dalam Institusi Pembiayaan Pembangunan?

- A. To promote development programs in specific economy sectors such as agriculture and small medium industry.
Menggalakkan program pembangunan dalam sektor ekonomi spesifik seperti pertanian dan industri kecil dan sederhana.
- B. To provide goods such as machinery to the customer.
Menyediakan barang seperti mesin kepada pelanggan.
- C. To be among of the board of directors in customer's companies.
Menjadi salah satu sebahagian daripada pengarah urusan dalam syarikat pelanggan.
- D. To promote services such as consultation to the customers.
Mempromosikan perkhidmatan seperti perundingan kepada pelanggan.

CLO2
C2

15. Which of the following is NOT the product offered by Insurance Companies?

Manakah antara berikut BUKAN produk yang ditawarkan oleh Syarikat Insurans?

- A. Life Insurance.
Insuran Hayat.
- B. General Insurance.
Insuran Am.
- C. Domestic Insurance.
Insuran Domestik.
- D. Professional Reinsurers.
Profesional Reinsurers.

CLO2
C2

16. Life insurance companies primarily cover the risk of _____.

Syarikat insuran hayat terutamanya melindungi risiko _____.

- A. The life of individuals including coverage against disability or illness
Hayat individu termasuk perlindungan terhadap hilang upaya atau penyakit
- B. The life of individuals excluding coverage against disability or illness
Hayat individu tidak termasuk perlindungan terhadap hilang upaya atau penyakit
- C. The properties of the individuals in terms of security and secrecy
Harta milik individu dari segi keselamatan dan kerahsiaan
- D. The goods of the individuals or families
Barang-barang milik individu atau ahli keluarga

CLO3
C3

17. The concept of profit sharing between two parties (investor and entrepreneur) where the investor will provide funds whereby entrepreneur will carry out the project. The profit will be distributed based on the agreed ratio. The investor will have to bear the loss alone if losses incurred.

Konsep perkongsian keuntungan di antara dua pihak (pelabur dan usahawan) di mana pelabur akan menyediakan dana manakala pengusaha akan menjalankan projek. Keuntungan akan dibahagikan mengikut nisbah yang telah dipersetujui. Pelabur akan menanggung kerugian jika ianya berlaku.

The statement refers to _____

Penyataan tersebut merujuk kepada _____

- A. Al Dayn.
Al Dayn
- B. Al Ijarah
Al Ijarah
- C. Al Mudharabah
Al Mudharabah
- D. Al Wadi'ah
Al Wadi'ah

CLO3
C3

18. Which of the following refers to Al-Bai Bithamin Ajil?

Manakah antara berikut merujuk kepada Al-Bai Bithamin Ajil?

- i. Deferred payment
Bayaran tertangguh
 - ii. Also known as Bai' Muajjal
Juga dikenali sebagai Bai' Muajjal
 - iii. A kind of money remittance services
Bentuk perkhidmatan pindahan wang
- A. i and iii
i dan iii
 - B. ii and iii
ii dan iii
 - C. i and ii
i dan ii
 - D. All of the above
Semua di atas

CLO3
C3

19. Recognize the principles of Islamic banking.

Kenal pasti prinsip-prinsip perbankan Islam

- i. Transparency
Ketelusan
 - ii. Interest-Free
Bebas faedah
 - iii. Speculation-Free
Bebas spekulasi
- A. i and iii
i dan iii
 - B. ii and iii
ii dan iii
 - C. i and ii
i dan ii
 - D. All of the above
Semua di atas

CLO1
C1

20. What is electronic banking?

Apakah perbankan elektronik?

- A. Banking activity accessed by electronic means.
Aktiviti perbankan yang boleh diakses melalui cara elektronik.
- B. Banking activity accessed by mobile phones.
Aktiviti perbankan yang boleh diakses melalui telefon bimbit.
- C. Banking activity accessed by ATM machines.
Aktiviti perbankan yang boleh diakses melalui mesin ATM.
- D. Banking activity accessed by personal computers.
Aktiviti perbankan yang boleh diakses melalui komputer peribadi.

CLO1
C1

21. The acronym EFTPOS stands for _____.

EFTPOS merupakan akronim bagi _____.

- A. Electronic Funds Transfer at Postal Office Service
'Electronic Funds Transfer at Postal Office Service'
- B. Electronic Funds Transfer at Point Of Sale
'Electronic Funds Transfer at Point Of Sale'
- C. Electronic Funds Transfer at Point Of System
'Electronic Funds Transfer at Point Of System'
- D. Electronic Funds Transfer at Place Of Service
'Electronic Funds Transfer at Place Of Service'

CLO1
C1

22. Electronic banking system can be classified into two categories which are

Sistem perbankan elektronik boleh dikelaskan kepada dua kategori iaitu

- A. Bank Activated System and Consumer Activated System.
'Bank Activated System and Consumer Activated System'.
- B. Computer Activated System and Consumer Activated System.
'Computer Activated System and Consumer Activated System'.
- C. Non Consumer Activated System and Consumer Activated System.
'Non Consumer Activated System and Consumer Activated System'.
- D. Telecommunication Activated System and Consumer Activated System.
'Telecommunication Activated System and Consumer Activated System'.

CLO1
C1

23. "American Express" and "Diner Club" are examples of payment tools classified as _____.

"American Express" dan "Diner Club" merupakan contoh-contoh alat pembayaran yang dikelaskan sebagai _____.

- A. ATM card
Kad ATM
- B. Charge card
Kad caj
- C. Privilege card
Kad privilej
- D. Credit card
Kad kredit

CLO1
C1

24. The following are functions of Automated Teller Machines (ATMs) EXCEPT;

*Berikut merupakan fungsi Mesin Teller Automatik **KECUALI**;*

- A. account balance enquiries.
pertanyaan baki akaun.
- B. cash withdrawal.
pengeluaran tunai.
- C. cheque clearance.
penjelasan cek.
- D. account statement request.
permintaan penyata akaun.

CLO1
C1

25. The following are the issues involved in e-commerce banking EXCEPT;

*Berikut adalah isu yang terlibat dalam perbankan e-dagang **KECUALI**;*

- A. secrecy.
kerahsiaan.
- B. security.
keselamatan.
- C. responsibility.
tanggungjawab.
- D. accountability.
kebertanggungjawapan.

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) (i) List **FOUR (4)** financial markets in Malaysia.

Senaraikan EMPAT (4) pasaran kewangan di Malaysia.

[4 marks]

[4 markah]

- (ii) Briefly explain **THREE (3)** objectives of International Offshore Financial Centre (IOFC) in Labuan.

Terangkan secara ringkas TIGA (3) objektif Pusat Kewangan Pesisir Antarabangsa (IOFC) di Labuan

[6 marks]

[6 markah]

CLO1
C2

- (b) Electronic banking service is an automatic delivery of new and traditional banking products and services directly to customer through electronic. Briefly explain the following electronic banking services.

Perkhidmatan perbankan elektronik merupakan penghantaran automatik produk dan perkhidmatan perbankan baharu dan tradisional secara terus kepada pelanggan melalui elektronik. Terangkan secara ringkas perkhidmatan perbankan elektronik berikut.

- (i) Credit card / Kad kredit.

[4 marks]

[4 markah]

(ii) Internet banking. / *Perbankan internet.*

[3 marks]

[3 markah]

(iii) Briefly discuss **FOUR (4)** issues involved in e-commerce banking.

Bincangkan secara ringkas EMPAT (4) isu yang terlibat dalam perbankan e-perdagangan.

[8 marks]

[8 markah]

QUESTION 2

SOALAN 2

CLO2
C2

(a) The establishment of Bank Negara Malaysia in 1959 can be fundamentally attributed to the recognition and for the need for deliberate management of the money and credit situation in the country. Explain the following objectives of Bank Negara Malaysia.

Penubuhan Bank Negara Malaysia pada tahun 1959 pada asasnya adalah untuk mengukuhkan dasar pengurusan kewangan dan kredit negara. Terangkan objektif Bank Negara Malaysia seperti berikut.

(i) Bank for currency issue.

Bank untuk pengeluaran matawang.

[3 marks]

[3 markah]

(ii) Keeping of international reserves.

Pemegang dana antarabangsa.

[3 marks]

[3 markah]

(iii) Banker and financial advisor to the government.

Jurubank dan penasihat kewangan kerajaan.

[3 marks]

[3 markah]

(iv) Promote sound and stable financial system.

Mempromosi kestabilan sistem kewangan.

[3 marks]

[3 markah]

(v) Influence the credit situation to the advantages of Malaysia.

Mempengaruhi situasi kredit sebagai kelebihan terhadap Malaysia

[3 marks]

[3 markah]

CLO2
C1

(b) List FIVE (5) services offered by Investment Bank.

Senaraikan LIMA (5) perkhidmatan yang ditawarkan oleh Bank Pelaburan.

[5 marks]

[5 markah]

CLO2
C1

(c) List FIVE (5) functions of Saving Institutions under the Non-Bank Financial Intermediaries of the Malaysia in financial system.

Senaraikan LIMA (5) fungsi Institusi Tabungan di bawah Perantara Kewangan Bukan Bank di Malaysia dalam sistem kewangan.

[5 marks]

[5 markah]

QUESTION 3

SOALAN 3

CLO3
C1

- (a) List **FIVE (5)** roles and responsibilities of Commercial Bank.
Senaraikan LIMA (5) peranan dan tanggungjawab Bank Perdagangan.

[5 marks]

[5 markah]

CLO3
C3

- (b) A commercial bank is a financial institution which performs the functions of accepting deposits from the general public and giving loans for investment with the aim of earning profit.

Bank perdagangan adalah sebuah institusi kewangan yang melaksanakan fungsi-fungsi pengambilan deposit daripada orang ramai dan memberi pinjaman untuk pelaburan dengan tujuan untuk mendapatkan keuntungan.

- i. Interpret **THREE (3)** types of deposit provided by commercial bank.

Tafsirkan TIGA (3) jenis deposit yang ditawarkan oleh bank perdagangan.

[6 marks]

[6 markah]

- ii. Interpret **TWO (2)** types of advance and loans provided by commercial banks.

Tafsirkan DUA (2) jenis pendahuluan dan pinjaman yang ditawarkan oleh bank perdagangan.

[4 marks]

[4 markah]

SULIT

CLO3
C2

(c) Briefly explain the principles of Islamic banking below:

Terangkan secara ringkas prinsip-prinsip Perbankan Islam di bawah:

i. Al- Mudharabah

Al- Mudharabah

[2 marks]

[2 markah]

ii. Al-Ijarah

Al-Ijarah

[2 marks]

[2 markah]

iii. Al-Musyarakah

Al-Musyarakah

[2 marks]

[2 markah]

iv. Al-Wadiah

Al-Wadiah

[2 marks]

[2 markah]

v. Al-Kafalah

Al-Kafalah

[2 marks]

[2 markah]

SOALAN TAMAT