

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENGAJIAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2017

DPB3033: BANKING IN MALAYSIA

TARIKH : 28 OKTOBER 2017

MASA : 2.30 PETANG - 4.30 PETANG (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. The followings are the role of the payment systems in Malaysia, **EXCEPT**

*Berikut merupakan peranan sistem pembayaran di Malaysia, **KECUALI***

- A. As a regulatory framework and conducts oversight on currency value and retail payment systems.
Sebagai kerangka peraturan pengendalian nilai matawang dan sistem pembayaran.
- B. To promote financial stability by using single national currency.
Untuk mempromosikan kestabilan kewangan melalui penggunaan matawang tunggal negara.
- C. To ensuring public confidence in the retail payment systems.
Untuk memastikan keyakinan umum terhadap sistem pembayaran runcit
- D. To acts as the middleman between two parties in a financial transaction
Untuk bertindak sebagai pengantara antara dua pihak dalam transaksi kewangan.

CLO1
C1

2. The roles of the financial system in Malaysia are as _____.

Peranan sistem kewangan di Malaysia adalah sebagai _____.

- A. the financial advisory and financial intermediaries.
penasihat kewangan dan pengantara kewangan.
- B. financial intermediaries and payment system
pengantara kewangan dan sistem pembayaran.
- C. payment system and financial advisory.
sistem pembayaran dan penasihat kewangan.
- D. payment system and courier service.
sistem pembayaran dan perkhidmatan penghantaran.

CLO1
C1

3. The Malaysian financial system is structured into two major categories, which are
Sistem kewangan Malaysia distrukturkan kepada dua kategori utama iaitu

- A. Financial Institutions and Financial Markets
Institusi Kewangan dan Pasaran Kewangan
- B. Financial Intermediation and Payment Systems
Pengantara Kewangan dan Sistem Pembayaran
- C. Financial Institutions and Financial Intermediation
Institusi Kewangan dan Pengantara Kewangan
- D. Financial Market and Financial Intermediation
Pasaran Kewangan dan Pengantara Kewangan

CLO1
C1

4. Which of the following is NOT TRUE about money market?

Yang manakah antara berikut TIDAK BENAR berkaitan pasaran wang?

- A. To provide funding for the banking system
Menyediakan dana kepada sistem perbankan
- B. As a channel for the transmission of monetary policy
Sebagai saluran transmisi polisi kewangan
- C. Known as short-term market
Dikenali sebagai pasaran jangkamasa pendek
- D. Known as long-term market
Dikenali sebagai pasaran jangkamasa panjang.

CLO2
C2

5. The following are objectives of Bank Negara Malaysia, EXCEPT

Berikut merupakan objektif Bank Negara Malaysia, EXCEPT

- A. To issuing currency and keep the reserves safeguarding the value of the currency.
Untuk menerbitkan mata wang dan memastikan nilai simpanan matawang selamat dan stabil.
- B. Act 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 peruncitan kepada pelanggan individu.
- D. Promote monetary stability and a sound and financial structure.
Mempromosikan kestabilan wang dan struktur kewangan yang berkesah.

CLO2
C2

6. Choose the techniques used by Bank Negara Malaysia to influence the supply of funds, credit and interest rates in Malaysia.

Pilih teknik-teknik digunakan Bank Negara Malaysia dalam mempengaruhi penawaran dana, kredit dan kadar faedah di Malaysia.

- i. Interest Rate Ceiling set up.
Penetapan siling kadar faedah
 - ii. Minimum Liquidity Requirements
Keperluan kecairan minimum
 - iii. Statutory Reserve Requirements
Keperluan Simpanan Wajib
- A. i, ii and iv
i, ii dan iv
 - B. ii, iii and iv
ii, iii dan iv
 - C. i, iii and iv
i, iii dan iv
 - D. All of the above
Semua di atas

CLO2
C2

7. "Bank Negara Malaysia is obliged to ensure that the supply of money and the volume of credit are sufficiently to the demands in the domestic economy without creating undue pressure on resources".

"Bank Negara Malaysia bertanggungjawab untuk memastikan bahawa bekalan wang dan jumlah kredit yang cukup untuk permintaan dalam ekonomi dalam negeri tanpa mewujudkan tekanan kepada sumber".

The statement refer to

Pernyataan merujuk kepada

- A. Monetary stability policy
Polisi kestabilan monetari
- B. Statutory Reserve Requirement
Keperluan Rezab Berkanun
- C. Minimum Liquidity Requirement
Keperluan Kecairan Minimum
- D. Money Market Operation
Pasaran Operasi Terbuka

CLO3
C3

8. "Mr Firdaus wants to make payments to third parties by using cheque facility. However, the balance in the current account was insufficient for the purpose of payments. He may apply for an advance for the purpose of payments". Advise Mr Firdaus on the right facility that can be applied to make the payments.

"En Firdaus ingin membuat pembayaran kepada pihak ketiga dengan menggunakan kemudahan cek. Walaubagaimanapun baki akaun semasa beliau tidak mencukupi untuk tujuan bayaran berkenaan. Beliau boleh memohon untuk pendahuluan untuk tujuan bayaran tersebut". Nasihatkan En Firdaus tentang kemudahan yang boleh dipohonkan untuk membuat pembayaran berkenaan.

- A. Money remittance facility
Kemudahan pinjaman wang.
- B. Overdraft facility
Kemudahan overdraft
- C. Personal financing facility
Kemudahan Pembiayaan peribadi
- D. Credit card facility
Kemudahan kad kredit

CLO3
C3

9. Mr. Hoirie wants to make direct deduction from the savings account for the purposes of the monthly payments on home and car loan he had. As a bank officer in charge, suggest appropriate bank facilities to Mr Hoirie.

Encik Hoirie ingin membuat potongan terus daripada akaun simpanan bagi tujuan bayaran bulanan pinjaman rumah dan kereta yang beliau miliki. Sebagai pegawai bank yang dipertanggungjawabkan, cadangkan kemudahan bank paling sesuai kepada Encik Hoirie.

- A. Standing instruction facility
Kemudahan arahan tetap
- B. Overdraft facility
Kemudahan overdraft
- C. Mail transfer facility
Kemudahan pindahan mel
- D. Internet banking facility
Kemudahan perbankan internet

CLO2
C2

10. Choose the main services offered by an investment bank.

Pilih perkhidmatan utama yang ditawarkan oleh bank pelaburan

- i. Investment portfolio management
Pengurusan portfolio pelaburan
- ii. Fund management
Pengurusan dana
- iii. Advice service on corporate mergers and acquisitions
Khidmat nasihat dalam penggabungan dan pengambil alihan korporat
- iv. Trading financing facilities
Kemudahan pembiayaan perdagangan

- A. i, ii and iii
i, ii dan iii
- B. ii, iii and iv
ii, iii dan iv
- C. i, iii and iv
i, iii dan iv
- D. All the above
Semua di atas

CLO2
C2

11. _____ is offered to structure financing solutions including structures acquisition and share financing and arranging domestic project finance'.

_____ adalah aktiviti yang menawarkan penyelesaian pembiayaan berstruktur seperti pengambil alihan struktur, pembiayaan bersama dan penyusunan pembiayaan projek domestik'

- A. Advisory service
Khidmat nasihat
- B. Fund-based activity
Aktiviti berasaskan dana
- C. Retail banking
Perbankan peruncitan
- D. Bank's Guarantee
Jaminan bank

CLO2
C2

12. Which of these statement are NOT related to investment banks?

Manakah antara pernyataan berikut BUKAN berkaitan bank pelaburan?

- A. Leasing services.
Perkhidmatan pajakan sewa beli.
- B. Raising funds in the capital markets (both equity and debt).
Meningkatkan dana pasaran modal (kedua ekuiti atau hutang)
- C. Provide financial services such as the trading of fixed income, foreign exchange, commodity, equity securities and various forms of consumer investment.
Menyediakan perkhidmatan kewangan seperti dagangan tukaran matawang asing, sekuriti komoditi, ekuiti dan pelbagai bentuk pelaburan pengguna.
- D. Help companies, governments and their agencies to raise money by issuing and selling securities in the primary market.
Membantu syarikat, kerajaan dan agensi dibawahnya meningkatkan aliran wang melalui penerbitan dan jualan sekuriti di pasaran utama.

CLO2
C2

13. The following are the functions of corporate finance by investment banks, EXCEPT

Berikut merupakan fungsi kewangan korporat oleh bank pelaburan, KECUALI

- A. To assist public and private companies in raising fund in the capital market
Membantu syarikat awam dan sendirian berhad meningkatkan dana dalam pasaran modal
- B. Provide advisory services on planning of mergers and acquisitions
Menyediakan khidmat nasihat dalam merancang pengambil alihan dan penggabungan
- C. Act as intermediaries in underwriting stock and bond issues
Bertindak sebagai pengantara dalam penerbitan saham dan bon
- D. Involved in retail banking activities
Terlibat dalam aktiviti perbankan runcit

CLO2
C2

14. Which of these statements are NOT related to the factoring companies?

Manakah antara pernyataan berikut BUKAN berkaitan syarikat pemfaktoran?

- A. A kind of business financing.
Suatu bentuk pembiayaan perniagaan.
- B. Set up to promote and mobilize private savings,
Mempromosi dan mengerakkan aktiviti simpanan.
- C. Assists small companies to get their cash-flow.
Membantu syarikat syarikat kecil di dalam mendapatkan aliran matawang.
- D. Financial organizations that will finance the receivables of businesses that need to accelerate payments for merchandise that has been sold to customers.
Organisasi kewangan yang memberi pembiayaan terhadap akaun penerimaan syarikat yang belum dibayar kepada peniaga.

CLO2
C2

15. Which of the following is NOT the function of Development Finance Institutions?
- Manakah antara berikut BUKAN merupakan fungsi Institut Pembangunan Kewangan?*
- A. Participation in equity capital
Penyertaan dalam modal ekuiti
 - B. Provision of guarantees for loans
Peruntukan jaminan terhadap pinjaman
 - C. House for public share issues
Tempat menerbitkan saham awam
 - D. Advice on mergers and acquisitions.
Khidmat nasihat penggabungan dan pengambil alihan

CLO2
C2

16. Development Finance Institutions are specialized financial institutions, established by the government to promote investment in the sector of _____
- Institut Pembangunan Kewangan adalah institusi kewangan yang ditubuhkan khusus oleh kerajaan untuk menggalakkan pelaburan dalam sektor _____*
- A. manufacturing and agriculture.
perkilangan dan pertanian.
 - B. education and agriculture.
pendidikan dan pertanian.
 - C. manufacturing and education.
perkilangan dan pendidikan.
 - D. engineering and education.
kejuruteraan dan pendidikan.

CLO3
C3

17. "It's a sales whereby the seller undertakes to supply some specific goods to the buyer's in the future in full payment exchange of an advanced price fully paid on the spot".
- "Jualan dimana penjual menawarkan barangan tertentu kepada pembeli pada masa hadapan dengan bayaran penuh dibayar pada masa pembelian dijalankan".*
- The statement refer to
Pernyataan merujuk kepada
- A. Bai' Bithaman Ajil
Bai' Bithaman Ajil
 - B. Bai' Salam
Bai' Salam
 - C. Bai' Murabahah
Bai' Murabahah
 - D. Bai' Inah
Bai' Inah

CLO3
C318. Choose the **CORRECT** statement about Al-Mudharabah.*Pilih pernyataan yang BETUL berkaitan Al-Mudharabah*

- i. Al-Mudharabah also known as trustee profit sharing
Al-Mudharabah juga dikenali sebagai pemegang amanah keuntungan
- ii. Al-Mudharabah practice similar like sales with installment scheme
Al-Mudharabah dijalankan sama seperti jualan secara skim ansuran
- iii. Al-Mudharabah was the benevolent loan.
Al-Mudharabah merupakan pinjaman baik hati
- iv. Al-Mudharabah was a special sales
Al-Mudharabah merupakan jualan istimewa

- A. i only
i sahaja
- B. ii, iii and iv
ii, iii dan iv
- C. i, iii and iv
i, iii dan iv
- D. All the above
Semua di atas

CLO3
C319. Choose the **CORRECT** statement about financing products based on Bai Bithaman Ajil (BBA).*Pilih pernyataan yang BETUL berkaitan pembiayaan produk berlandaskan Bai' Bithaman Ajil (BBA).*

- i. Based on sale and renting contract.
Berdasarkan kontrak jualan dan sewaan.
- ii. Based on leasing and renting contract.
Berdasarkan kontrak pajakan dan sewaan.
- iii. Based on sale contract
Berdasarkan kontrak jualan
- iv. Based on lease contract.
Berdasarkan kontrak pajakan

- A. i only
i sahaja
- B. ii, iii and iv
ii, iii dan iv
- C. iii only
iii only
- D. All the above
Semua di atas

CLO1
C1

20. "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. Loyalty card
Kad kesetiaan
- D. Credit card
Kad kredit

CLO1
C1

21. EFT (Electronic Fund Transfer) is known as a mode of payment. The following are the other payment methods usually practiced **EXCEPT**

*EFT (Pindahan Dana Elektronik) merupakan satu kaedah pembayaran. Berikut merupakan kaedah pembayaran lain yang biasa dipraktikkan **KECUALI***

- A. Cash and paper based payment
Pembayaran tunai dan penggunaan kertas.
- B. Cards payment and notes payment.
Pembayaran melalui kad dan wang kertas
- C. Debit payment and credit payment
Pembayaran debit dan kredit
- D. Interbank payment and intrabank payment
Pembayaran antara bank dan bayaran dalam bank yang sama

CLO1
C1

22. The following are functions of Automated Teller Machines (ATMs), **EXCEPT**

*Berikut merupakan fungsi 'Automated Teller Machine' (ATMs), **KECUALI***

- A. Account balance enquiries
Pertanyaan baki akaun
- B. Cash withdrawal
Pengeluaran tunai
- C. Cheque clearance
Pemangkasan cek
- D. Account statement request
Permintaan penyata akaun

CLO1
C1

23. 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.
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

24. The following is the advantages of internet banking to the customers, **EXCEPT**

*Berikut merupakan kelebihan perbankan internet kepada pelanggan, **KECUALI***

- A. Easy to track account balances
Mudah untuk menyemak baki akaun
- B. Easy to transfer money between accounts
Mudah untuk memindahkan wang antara akaun
- C. Easy to open new account
Mudah untuk meembuka akaun baru
- D. Easy to cash withdrawal
Mudah untuk pengeluaran wang tunai

CLO1
C1

25. Electronic banking can be defined as _____.

Perbankan elektronik didefinisikan sebagai _____.

- A. Users get connected to his bank's website to perform any of the virtual banking functions.
Pengguna dihubungkan ke laman sesawang bank bagi melaksanakan sebarang transaksi perbankan secara maya.
- B. Users transferring money between accounts through internet
Pengguna memindahkan wang antara akaun menerusi internet
- C. Users running Internet banking transactions for cash withdrawal.
Pengguna menjalankan transaksi perbankan internet bagi pengeluaran tunai
- D. Use of the Internet for the purpose of electronic banking
Penggunaan internet bagi tujuan perbankan elektronik

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) Describe **FIVE (5)** objectives of Labuan International Offshore Financial Centre.

Terangkan LIMA (5) objektif Labuan International Offshore Financial Centre.

[10 marks]

[10 markah]

CLO1
C2

- (b) There are various latest technologies applied in electronic banking products at present. Describe **FIVE (5)** of the following electronic banking services;

Terdapat pelbagai teknologi terkini diaplikasikan di dalam perbankan internet pada masa kini. Terangkan LIMA (5) perkhidmatan perbankan elektronik berikut;

- i. Automated Teller Machine (ATM)
Automated Teller Machine (ATM)
- ii. Electronic Fund Transfer Point of sale (EFTPOS)
Pindahan dana elektronik Point of Sale (EFTPOS)
- iii. Credit cards
Kad Kredit
- iv. Home and office banking
'Home dan Office Banking'
- v. Internet banking
Perbankan Internet

[15 marks]

[15 markah]

QUESTION 2**SOALAN 2**CLO2
C2

- (a) Describe **FIVE (5)** roles and responsibilities of Bank Negara Malaysia.

Terangkan LIMA (5) peranan dan tanggungjawab Bank Negara Malaysia.

[15 marks]

[15 markah]

CLO2
C1

- (b) List **FIVE (5)** roles played by investment banks for customer understanding.

Senaraikan LIMA (5) peranan dan tanggungjawab Bank Pelaburan untuk kefahaman pelanggan.

[5 marks]

[5 markah]

CLO2
C1

- (c) State **FIVE (5)** of Non-Bank Financial Intermediaries.

Nyatakan LIMA (5) Pengantara Kewangan Bukan Bank.

[5 marks]

[5 markah]

QUESTION 3**SOALAN 3**CLO3
C1

- (a) List **FIVE (5)** functions of Commercial Banks in Malaysia

Senaraikan LIMA (5) fungsi Bank Perdagangan di Malaysia.

[5 marks]

[5 markah]

CLO3
C3

- (b) You have just heard a briefing on commercial banking products and services from the banking officer, Therefore you are required to interpret the following products and services offered by Commercial Bank;

Anda baru mendengar taklimat berkaitan produk dan perkhidmatan perbankan perdagangan daripada pegawai bank. Oleh itu anda dikehendaki menafsir produk dan perkhidmatan yang ditawarkan oleh bank perdagangan berikut;

- i. Current Account
Akaun Semasa
- ii. Fixed Deposit Account
Akaun Simpanan Tetap
- iii. Standing Instruction
Arahan Tetap

- iv. Term Loan
Pinjaman Bertempoh
- v. Banker's guarantee
Jaminan bank

[10 marks]
[10 markah]

CLO3
C2

(c) Describe FIVE (5) Islamic financial instruments practiced in Malaysia as follow;

Terangkan LIMA (5) instrumen kewangan Islam yang diamalkan di Malaysia seperti berikut;

- i. Mudharabah
Mudharabah
- ii. Murabahah
Murabahah
- iii. Wakalah
Wakalah
- iv. As-Salam
As-Salam
- v. Bai' Bithaman Ajil
Bai' Bithaman Ajil

[10 marks]
[10 markah]

SOALAN TAMAT