

**SULIT**



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

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR  
SESI DISEMBER 2018**

**DPD2033: ISLAMIC FINANCIAL SYSTEM**

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**TARIKH : 13 APRIL 2019  
MASA : 8.30 PAGI – 10.30 PAGI (2 JAM)**

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Kertas ini mengandungi **TUJUH (7)** halaman bercetak.

Esei (4 soalan)

Dokumen sokongan yang disertakan : Tiada

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**JANGAN BUKA KERTAS SOALANINI SEHINGGA DIARAHKAN**

(CLO yang tertera hanya sebagai rujukan)

**SULIT**

**INSTRUCTION:**

This section consists of **FOUR (4)** essay questions. Answer **ALL** questions.

**ARAHAN:**

Bahagian ini mengandungi **EMPAT (4)** soalan eseai. Jawab **SEMUA** soalan.

**QUESTION 1**  
**SOALAN 1**CLO1  
C1

- (a) The period between 632 - 661 century following the death of the Prophet (SAW) became known as the time of the 'Four Right-Guided Caliphs', caliph meaning successor as ruler. Answer the following questions.

*Tempoh di antara abad ke 632 - 661 yang diikuti kewafatan Rasulullah s.a.w. dikenali sebagai Masa Pemerintahan Empat Khalifah, khalifah bermaksud pengganti sebagai pemerintah. Jawab soalan yang berikut.*

- (i) Describe the banking practices in the time of Prophet (SAW) and His Immediate Companions.

*Huraikan amalan perbankan di zaman Nabi Muhammad (SAW) dan para sahabat Baginda*

[5 marks]  
[5 markah]

- (ii) Describe the banking practices during the time of Bani Umayyah and Bani Abbasiyah

*Huraikan amalan perbankan pada zaman Bani Umayyah dan Bani Abbasiyah*

[5 marks]  
[5 markah]

CLO1  
C1

- (b) Islamic banking should be established to achieve three aims: eliminations of interest (*Riba*), adopting Islamic profit or loss sharing modes of finance, and applying Islamic investment criteria in allocating financial activities to particularly push economic development in society.

*Perbankan Islam harus ditubuhkan bagi mencapai tiga sasaran yang diinginkan: penghapusan kepentingan (*Riba*), mengamalkan pembahagian keuntungan atau kerugian bagi kaedah pembiayaan, dan menggunakan kriteria pelaburan Islam dalam memperuntukkan aktiviti kewangan terutamanya untuk mendorong pembangunan ekonomi dalam masyarakat.*

- (i) Describe the development of Islamic banking in **TWO (2)** Muslim countries.

*Jelaskan pembangunan perbankan Islam di **DUA (2)** negara Islam.*

[10 marks]  
[10 markah]

- (ii) Identify **FIVE (5)** establishment of Islamic banking in the modern era.

*Kenal pasti **LIMA (5)** penubuhan perbankan Islam dalam era permodenan.*

[5 marks]  
[5 markah]

**QUESTION 2**  
**SOALAN 2**CLO1  
C1

- (a) Bank Negara Malaysia licenses and regulates businesses such as commercial banking, investment banking, Islamic banking and money brokering.

*Bank Negara Malaysia memberi perlesenan dan mengawalselia perbankan komersial, perbankan pelaburan, perbankan Islam dan broker wang.*

- (i) Define the banking systems in Malaysia.

*Jelaskan sistem perbankan di Malaysia.*

[5 marks]

[5 markah]

- (ii) Describe **TWO (2)** functions of Bank Negara Malaysia

*Terangkan **DUA (2)** fungsi Bank Negara Malaysia*

[10 marks]

[10 markah]

CLO1  
C1

- (b) Describe the **TWO (2)** non-bank financial intermediaries below.

*Terangkan **DUA (2)** pengantara kewangan bukan bank di bawah.*

- (i) Provident and Pension Funds

*Dana Persaraan dan Pencen*

- (ii) Pilgrims Fund Board

*Lembaga Tabung Haji*

[10 marks]

[10 markah]

**QUESTION 3**  
**SOALAN 3**CLO2  
C2

- (a) (i) Bursa Suq Al-Sila' is a commodity trading platform which integrates the global Islamic capital markets together with the commodity market. Describe **FIVE (5)** roles of Bursa Suq Al-Sila'.

*Bursa Suq Al-Sila' adalah platform perdagangan komoditi yang mengintegrasikan pasaran modal Islam global bersama dengan pasaran komoditi. Huraikan **LIMA (5)** peranan Bursa Suq Al-Sila'.*

[5 marks]  
[5 markah]

- (ii) The Islamic capital market has played a complementary role to the Islamic banking system in creating a comprehensive Islamic financial market in Malaysia. Explain **FIVE (5)** concepts of Islamic capital market.

*Pasaran modal Islam telah memainkan peranan sebagai pelengkap kepada sistem perbankan Islam dalam mewujudkan pasaran kewangan Islam yang komprehensif di Malaysia. Terangkan **LIMA (5)** konsep pasaran modal Islam.*

[5 marks]  
[5 markah]

- CLO2 C2 (b) Explain the following Islamic money market instruments:  
*Terangkan instrumen pasaran wang Islam berikut:*
- (i) *Mudarabah* Interbank Investment  
*Pelaburan Mudharabah Antara Bank* [3 marks]  
[3 markah]
- (ii) *Wadiah* Acceptance  
*Penerimaan Wadiah* [3 marks]  
[3 markah]
- (iii) Government Investment Issue  
*Sijil Pelaburan Terbitan Kerajaan* [3 marks]  
[3 markah]
- (iv) Treasury Bills  
*Bil Perbendaharaan* [3 marks]  
[3 markah]
- (v) Sell and Buy Back Agreement  
*Perjanjian Jual dan Beli Balik* [3 marks]  
[3 markah]

**QUESTION 4**  
**SOALAN 4**CLO2  
C2

- (a) Explain the following legislation acts which are being used in Islamic Banks:

*Terangkan akta perundangan berikut yang digunakan di Bank-bank Islam:*

- (i) Islamic Financial Services Act (IFSA 2013)
- 
- Akta Perkhidmatan Kewangan Islam 2013*

[5 marks]  
[5 markah]

- (ii) Central Bank Act (CBA 2009)
- 
- Akta Bank Pusat 2009*

[5 marks]  
[5 markah]

- (iii) Development Financial Institution Act (DAFIA 2002)
- 
- Akta Pembangunan Institusi Kewangan 2002*

[5 marks]  
[5 markah]CLO2  
C2

- (b) Explain the following regulatory and developing bodies below:

*Terangkan badan pengawalseliaan dan pembangunan berikut:*

- (i) International Islamic Financial Market (IIFM)
- 
- Pasaran Kewangan Islam Antarabangsa*

[5 marks]  
[5 markah]

- (ii) Islamic Financial Services Board (IFSB)
- 
- Lembaga Perkhidmatan Kewangan Islam*

[5 marks]  
[5 markah]**SOALAN TAMAT**