

**SULIT**



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

**JABATAN PERDAGANGAN**

**PEPERIKSAAN AKHIR  
SESI DISEMBER 2018**

**DPD2043 : CONTRACTS IN ISLAMIC FINANCE**

**TARIKH : 19 APRIL 2019  
MASA : 8.30 PAGI – 10.30 PAGI (2 JAM)**

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Kertas ini mengandungi **ENAM (6)** 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) List **FIVE (5)** modes of *Namat al-Ijab*.

*Senaraikan **LIMA (5)** kaedah *Namat al-Ijab*.*

[5 marks]  
[5 markah]

- (b) i. Describe **TWO (2)** categories of sales according to price.

*Huraikan **DUA (2)** kategori bagi Jualan berdasarkan kepada harga.*

[5 marks]  
[5 markah]

ii.

Awie is a tailor who had signed a contract to supply Rosyam Noor, who is a secondary school student and he is a minor. Unfortunately for the tailor it was further decided that the clothings were not necessary, as he already had sufficient supplies from his parents. When Awie made a claim for the cost of the clothes, Rosyam Noor relied on lack of capacity and succeeded at first try.

*Awie adalah tukang jahit yang telah menandatangani kontrak untuk membekalkan barang kepada Rosyam Noor, yang merupakan pelajar sekolah menengah dan seorang minor. Malangnya untuk tukang jahit apabila diputuskan bahawa pakaian berkenaan tidak diperlukan, kerana dia sudah mempunyai bekalan yang mencukupi dari orang tuanya. Apabila Awie membuat tuntutan untuk kos pakaian, Rosyam Noor menggunakan alasan kekurangan kapasiti dan berjaya pada percubaan pertama.*

Based on the above situation, explain **FOUR (4)** conditions for validity of sale.

*Berdasarkan situasi di atas, terangkan **EMPAT (4)** syarat sah bagi jualan.*

[15 marks]  
[15 markah]

**QUESTION 2**  
**SOALAN 2**CLO1  
C2

- (a) *Salam* is a contract in which advance payment is made for goods to be delivered later on. Identify **FIVE (5)** pillars of *Salam*.

*Salam adalah kontrak yang mendahuluikan harga dan menangguhkan barang ke suatu tempoh. Kenalpasti **LIMA (5)** rukun kontrak Salam.*

[5 marks]  
[5 markah]

CLO1  
C3

- (b) i. *Salam and Istisna'* are deferred delivery contract in which the seller will deliver the goods later. In terms of payment, in Salam contract, the buyer needs to pay in advance while in Istisna' contract the buyer can make payment in staggered basis.

*Salam dan Istisna' adalah kontrak penghantaran tertunda di mana penjual akan menyampaikan barang kemudian. Dari segi bayaran, dalam kontrak Salam, pembeli perlu membayar terlebih dahulu sementara dalam kontrak Istisna' pembeli dapat melakukan pembayaran secara berperingkat-peringkat.*

Based on the statement above, explain **FIVE (5)** main features of *Salam* contract and *Istisna'* contract.

*Berdasarkan pernyataan di atas, terangkan **LIMA (5)** ciri-ciri utama kontrak Salam dan kontrak Istisna'.*

[10 marks]  
[10 markah]

CLO1  
C3

ii.

Sufian Suhaimi needs money in order to plant a few types of vegetables. The cost of the plantation is RM50,000. Sufian Suhaimi knows that he can borrow from Islamic bank in Malaysia as he wants a Shariah compliant financing.

Sufian Suhaimi seeks your advice on a number of issues before he can make his decision on the financing that suits him.

*Sufian Suhaimi memerlukan wang untuk menanam beberapa jenis sayuran. Kos penanaman adalah RM50,000. Sufian Suhaimi tahu bahawa dia boleh meminjam dari perbankan Islam di Malaysia kerana dia mahukan pembiayaan patuh Shariah.*

*Sufian Suhaimi meminta nasihat anda tentang beberapa isu sebelum dia boleh membuat keputusan mengenai pembiayaan yang sesuai dengannya.*

Based on the above case study, initiate **FOUR (4)** conditions for the validity of *Salam* contract.

*Berdasarkan kajian kes di atas, cadangkan **EMPAT (4)** syarat-syarat sah kontrak Salam.*

[10 marks]  
[10 markah]

**QUESTION 3****SOALAN 3**CLO2  
C1

- (a) Define
- Ijarah*
- contract.

*Definisikan kontrak Ijarah.*[5 marks]  
[5 markah]CLO2  
C2

- (b) i. Describe the modern application of
- Al-Ijarah Muntahia bi al-Tamlik*

*Huraikan aplikasi moden Al-Ijarah Muntahia bi al-Tamlik.*[10 marks]  
[10 markah]

- ii. Describe
- FIVE (5)**
- differences between
- Al-Ijarah Muntahia bi al-Tamlik*
- and
- Al-Ijarah Thumma al Bai'*
- .

*Huraikan **LIMA (5)** perbezaan di antara Al-Ijarah Muntahia bi al-Tamlik and Al-Ijarah Thumma al Bai'.*[10 marks]  
[10 markah]

**QUESTION 4****SOALAN 4**CLO2  
C1

- (a) Describe
- Musharakah*
- contract.

*Huraikan kontrak Musharakah .*

[5 marks]

[5 markah]

CLO2  
C2

- (b) i. Describe the modus operandi of
- musharakah multanaqisah*
- contract.

*Huraikan modus operandi kontrak Musharakah Multanaqisah.*

[10 marks]

[10 markah]

- ii. Classify
- FOUR (4)**
- elements between
- Mudharabah*
- and
- Musharakah*

contract.

*Klasifikasikan **EMPAT (4)** elemen di antara kontrak Mudharabah dan  
Musharakah.*

[10 marks]

[10 markah]

**SOALAN TAMAT**