

SULIT



BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR
SESI DISEMBER 2017

DPD3023 : ISLAMIC FINANCIAL PLANNING

TARIKH : 03 APRIL 2018
MASA : 2.30 PETANG - 4.30 PETANG (2 JAM)

Kertas ini mengandungi ENAM (6) halaman bercetak.

Esei (4 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

Bedouin menjawab "aku telah berserah diri kepada Allah". Nabi Muhammad SAW kemudian berkata "Itcar una kamu terlebih dahulu, maka bertawakkallah kepada Allah" - Riwayat Tirmidzi dan Ibnu Majah:

Terangkan matlamat utama hadith di atas dengan pengurusan risiko.

- CLO1
C4
(c) Financial planning is the process of creating strategies to help client managed their financial affairs to meet life goals.

Explain FIVE (5) duties of Islamic financial planner to the client.

- QUESTION 1
SOALAN I
CLO1
C4
Perancangan kewangan adalah proses mencipta strategi untuk membantu pelanggan menguruskan urusan kewangan mereka bagi memenuhi matlamat hidup.
Terangkan LIMA (5) tugas perancang kewangan Islam kepada pelanggan.

[10 marks]
[4 markah]

- CLO1
C2
(a) State SIX (6) steps in financial planning.
Nyatakan ENAM (6) langkah dalam perancangan kewangan.
QUESTION 1
SOALAN I
CLO1
C2
(b)(i) Explain briefly the following principles of insurance;
Terangkan secara ringkas prinsip insurans berikut;

- a) Indemnity
pampasan
[6 marks]
[6 markah]

- b) utmost good faith
kepercayaan penuh mutlak

[5 marks]
[5 markah]

- (ii) One day the Prophet Muhammad SAW noticed a Bedouin Arab leaving his camel unattended. He asked the Bedouin "Why aren't you tying down your camel?" The Bedouin answered "I put my trust in Allah". The Prophet Muhammad SAW then said "Tie your camel first, then put your trust in Allah" - Narrated by Tirmidzi and Ibnu Majah:

Describe the main objective of the Hadith above with risk management.

Satu hari Nabi Muhammad SAW melihat seorang Badwi Arab meninggalkan untanya tanpa ikatan. Beliau bertanya kepada Badwi "Mengapa tidak mengikat untamanya? The

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

ARAHAN:
Bahagian ini mengandungi EMPAT (4) soalan esei. Jawab semua soalan.

QUESTION 3
SOALAN 3

CLO 2
C1
(a) Define the following Zakat on wealth;
Berikan definisi Zakat harta berikut;

- (i) Zakat on Income
Zakat Pendapatan

- (ii) Zakat on Saving
Zakat Simpanan
[3 marks]

[3 markah]

- (iii) Zakat on Gold and Silver
Zakat Emas dan Perak
[3 marks]

[3 markah]

CLO 2
C2
(b) Explain FOUR (4) functions of Inland Revenue Board of Malaysia.
Terangkan EMAT (4) fungsi Lembaga Hasil Dalam Negeri.

[3 marks]

[3 markah]

CLO 2
C3
(c)(i) Relate the relationship between risk and return?
Kaitkan hubungan antara risiko dan pulangan?

[3 marks]

[3 markah]

CLO 2
C4
(c) Differentiate between waqf and sadaqah. Give FOUR (4) differences.
Bezakan antara wakaf dan sadaqah. Berikan EMPAT (4) perbezaan.

[8 marks]

[8 markah]

(ii) Interpret the importance of the investment policy statement.
Tafsirkan kepentingan pernyataan polisi pelaburan

[8 marks]

[8 markah]

CLO 2
C4
(iii) List THREE (3) responsibilities of Islamic Financial Planning in advising investment.
Senaraikan TIGA (3) tanggungjawab perancang kewangan Islam dalam penasihatkan ke atas pelaburan.

[8 marks]

[8 markah]

CLO 2
C1
(a)(i) Describe TWO (2) prohibited elements in Takaful.
Terangkan DUA (2) elemen yang dilarang dalam Takaful.

- [4 marks]
[4 markah]

(ii) List SIX (6) principles of takaful
Senaraikan ENAM (6) prinsip takaful.

- [6 marks]
[6 markah]

(b) Explain the necessary of investment
Jelaskan keperluan pelaburan

[5 marks]
[5 markah]

(c) Relate the relationship between risk and return?
Kaitkan hubungan antara risiko dan pulangan?

[3 marks]
[3 markah]

(ii) Interpret the importance of the investment policy statement.
Tafsirkan kepentingan pernyataan polisi pelaburan

[8 marks]

[8 markah]

(iii) List THREE (3) responsibilities of Islamic Financial Planning in advising investment.
Senaraikan TIGA (3) tanggungjawab perancang kewangan Islam dalam penasihatkan ke atas pelaburan.

[8 marks]

[8 markah]

QUESTION 4
SOALAN 4

(a)(i) Describe the creation of trust in estate planning.
Huralkan penciptaan amanah dalam perancangan hartanah

[4 marks]
[4 markah]

(ii) Explain THREE (3) main characteristic of trust in estate planning.
Terangkan TIGA (3) ciri utama amanah dalam perancangan harta.

[6 marks]
[6 markah]

(b) Explain TWO (2) types of waqf with example
Terangkan DUA (2) jenis waqaf berserta contoh

[5 marks]
[5 markah]

(c)(i) Explain the Exchange Traded Fund (ETFs).
Terangkan Dana Perukaran Perdagangan.

[2 marks]

[2 markah]

(ii) Give FOUR (4) advantages of Exchange Traded Fund (ETFs).
Berikan EMPAT (4) kelebihan Dana Perukaran Perdagangan.

[8 marks]
[8 markah]