

SULIT



BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENGAJIAN POLITEKNIK
KEMENTERIAN PENDIDIKAN MALAYSIA

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR
SESI JUN 2013

PS302: ISLAMIC BANKING AND FINANCIAL SYSTEM

**TARIKH : 29 OKTOBER 2013
TEMPOH : 2 JAM (11.15 AM - 1.15 PM)**

Kertas ini mengandungi **ENAM BELAS (16)** halaman bercetak.

Bahagian A: Objektif (25 soalan)

Bahagian B: Esei (3 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALANINI 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. In the early days of Islam, public money and valuables were kept by trustworthy individuals such as

Pada awal kedatangan Islam, duit orang awam dan barang yang bernilai disimpan oleh individu yang dipercayai seperti

- A. Rasulullah and Zubai bin al-Awwam
Rasulullah and Zubai bin al-Awwam
- B. Rasulullah and Abdullah bin Zubair
Rasulullah and Abdullah bin Zubair
- C. Zubair bin Abdullah
Zubair bin Abdullah
- D. The member of Syariah committee
Ahli majlis shariah

CLO1
C1

2. The use of _____ was widely known as the growing trade in the cities of Syam and Yaman

Penggunaan _____ diketahui telah digunakan secara menyeluruh dalam aktiviti perdagangan antara bandar Syam dan bandar Yaman

- A. money
wang
- B. cheques
cek
- C. bank draft
draf bank
- D. credit card
kad kredit

CLO1
C1

3. During the modern era, the first Islamic Bank in Malaysia is

Pada zaman moden, Bank Islam yang pertama di Malaysia adalah

- A. Lembaga Tabung Haji, Malaysia
Lembaga Tabung Haji Malaysia
- B. Bank Muamalat
Bank Muamalat
- C. Bank Islam Malaysia Bhd
Bank Islam Malaysia Bhd
- D. Bank Kerjasama Rakyat Malaysia Berhad
Bank Kerjasama Rakyat Malaysia Berhad

CLO1
C1

4. Egypt is one of the countries which provides an Islamic banking system. The first Islamic bank in Egypt is

Mesir adalah salah sebuah negara yang mengamalkan sistem perbankan Islam. Bank Islam di Mesir adalah

- A. Dubai Islamic Bank
Bank Islam Dubai
- B. Faisal Islamic Bank
Bank Islam Faisal
- C. Bahrain Islamic Bank
Bank Islam Bahrain
- D. Mit Ghamr Local Savings Bank
Bank Simpanan Tempatan Mit Ghamr

CLO1
C1

5. Financial system in Malaysia is divided into financial intermediaries and financial market. The financial intermediaries are _____.

Sistem kewangan di Malaysia dibahagikan kepada perantara kewangan dan pasaran wang. Perantara kewangan adalah _____.

- A. banking system and non bank financial intermediaries
sistem perbankan dan perantara kewangan bukan bank
- B. banking services and finance system
perkhidmatan perbankan dan sistem kewangan
- C. banking system and finance product
sistem perbankan dan produk kewangan
- D. financial bank and financial services
bank kewangan dan perkhidmatan kewangan

CLO2
C1

6. Below are the institutions under the banking system **EXCEPT**

*Di bawah adalah sistem perbankan **KECUALI***

- A. Bank Simpanan Nasional Bhd
Bank Simpanan Nasional Bhd
- B. Malayan Banking Berhad
Malayan Banking Berhad
- C. CIMB Bank
CIMB Bank
- D. Standard Chartered Bank
Standard Chartered Bank

	SULIT	PS302: ISLAMIC BANKING AND FINANCIAL SYSTEM
CLO2 C2	<p>7. Which of the following banks acts as a banker and a financial adviser to the government?</p> <p><i>Bank yang manakah bertindak sebagai bank dan penasihat kewangan kepada kerajaan</i></p> <p>A. Bank Negara Malaysia <i>Bank Negara Malaysia</i></p> <p>B. Commercial Bank <i>Bank Komersial</i></p> <p>C. Government Banking <i>Perbankan Kerajaan</i></p> <p>D. Investment bank <i>Bank Pelaburan</i></p>	
CLO 2 C1	<p>8. Factoring company is a financial transaction whereby a business sells its to third party at a discount in exchange for immediate money with which to finance continued business.</p> <p><i>Syarikat pemfaktoran adalah perniagaan transaksi kewangan di mana ia menjual kepada pihak ketiga pada harga diskau dalam pertukaran untuk mendapatkan wang dengan segera untuk membiayai perniagaan secara berterusan.</i></p> <p>A. bills <i>bil</i></p> <p>B. account payable <i>akaun belum bayar</i></p> <p>C. account receivable <i>akaun belum terima</i></p> <p>D. equipment <i>equipment</i></p>	
CLO 2 C1	<p>9. Which of the following are the objectives in the establishment of Wakaf?</p> <p><i>Manakah antara berikut adalah objektif dalam penubuhan Wakaf?</i></p> <p>i. Increase the ability of professional management which aligns with the current technology. <i>Untuk meningkatkan keupayaan pengurusan profesional sejajar dengan teknologi semasa.</i></p>	

- ii. Collect the consolidate funds and mobilize the resources endowments of potential within and outside the country to be used by Muslims.
Mengumpul dana bagi menyatukan dan menggembangkan sumber khazanah yang berpotensi dari dalam dan luar negara untuk digunakan oleh umat Islam.
- iii. Develop and promote the wealth endowment in the country.
Membangunkan dan menggalakkan kekayaan penderma di negara ini.
- iv. Raise capital through the rules of contemporary current and innovative ways to maximize the benefits of endowment.
Meningkatkan modal melalui kaedah-kaedah kontemporari secara inovatif untuk memaksimumkan faedah khazanah.
- A. i, ii and iii
i, ii dan iii
- B. i, ii and iv
i, ii dan iv
- C. ii, iii and iv
ii, iii dan iv
- D. i, ii, iii and iv
i, ii, iii dan iv

CLO 2
C2

10. Mudharabah Interbank Investment refers to a mechanism where Islamic banking institution (investee bank) can obtain investment from another Islamic banking institution (investor bank) based on Mudharabah (profit sharing).

Pelaburan Mudharabah Antara Bank merujuk kepada mekanisme dimana institusi perbankan Islam (bank pelaburan) yang berada dalam keadaan boleh mendapatkan pelaburan daripada institusi perbankan Islam (bank pelabur) yang berada dalam keadaan berdasarkan konsep Mudharabah (perkongsian keuntungan).

- A. surplus, deficit
lebihan, defisit
- B. deficit, deficit
defisit, defisit
- C. deficit, surplus
defisit, lebihan
- D. surplus, surplus
lebihan, lebihan

CLO 2
C1

11. Which of the following instruments are under Islamic Negotiable Instruments (INI)?

Manakah instrumen di bawah adalah Instrumen Boleh Niaga Islam (INI)?

- i. Islamic Private Debt Securities
“Islamic Private Debt Securities”
 - ii. Negotiable Islamic Debt Certificate
“Negotiable Islamic Debt Securities”
 - iii. Islamic Negotiable Instruments of Deposits
“Islamic Negotiable Instruments od Deposits”
 - iv. Islamic Accepted Bills
“Islamic Accepted Bills”
- A. i and ii
i dan ii
 - B. ii and iii
ii dan iii
 - C. iii and iv
iii dan iv
 - D. i and iii
i dan iii

12. The following are types of derivative markets **EXCEPT:**

Berikut adalah jenis pasaran derivatif KECUALI:

- A. Commodity Derivative
Commodity Derivatives
- B. Financial Derivative
Financial Derivative
- C. Foreign Derivative
Foreign Derivatives
- D. Equity Derivative
Equity Derivatives

CLO 2
C2

13. Which of the following are the participants in derivative markets?

Manakah yang berikut adalah peserta dalam pasaran derivatif?

i. Hedger
Hedger

ii. Arbitrageurs
Arbitrageurs

iii. Dealers
Dealers

iv. Speculators
Speculators

A. i, ii and iii
i, ii dan iii

B. i, ii and iv
i, ii dan iv

C. i, iii and iv
i, iii dan iv

D. i, ii, iii and iv
i, ii, iii dan iv

CLO 3
C2

14. Section 28 makes it an offence to publish any statement which is misleading, false or deceptive, or to conceal any material fact in relation to deposit taking. This statement refers to.....

Seksyen 28 merujuk kepada kesalahan mengeluarkan apa-apa kenyataan yang mengelirukan, palsu atau memperdayakan atau menyembunyikan apa-apa fakta berhubung dengan perkara pengambilan deposit. Kenyataan ini merujuk kepada

A. Marketing and Advertising.
Pemasaran dan Pengiklanan.

B. Priority of depositors.
Keutamaan pendeposit.

C. Ownership, control & Management.
Pemilikan, kawalan & Pengurusan.

D. Marketing and Management.
Pemasaran dan Pengurusan.

- CLO 3 C1 15. “Islamic financial business” means any financial business with aims and operations which do not involve any element not approved by the Religion of Islam and is required to establish..... to operate that business.
- “Perniagaan kewangan Islam” bermaksud apa-apa tujuan berkaitan perniagaan kewangan dan pengendaliannya tidak melibatkan apa-apa unsur yang tidak dibenarkan oleh Agama Islam dan perlu menubuhkan untuk perniagaan tersebut beroperasi.*
- A. Malaysian Islamic Financial Centre
Pusat Kewangan Islam Malaysia
- B. Islamic Financial Services Board
Badan Perkhidmatan Kewangan Islam
- C. Shariah Advisory Council
Majlis Penasihat Syariah
- D. International Islamic Financial Market
Pasaran Kewangan Islam Antarabangsa
- CLO 3 C1 16. Which is the legislation acts related to Islamic banks?
Manakah antara berikut adalah undang-undang yang berkaitan dalam Perbankan Islam?
- i. IBA 1983
IBA 1983
- ii. Government Investment Act 1983
Akta Pelaburan Kerajaan 1983
- iii. DAFIA 2002
DAFIA 2002
- iv. BAFIA 1989
BAFIA 1989
- A. i, ii and iii
i,ii dan iii
- B. ii, iii and iv
ii,iii dan iv
- C. i, ii and iv
i,ii dan iv
- D. i, ii, iii and iv
i,ii,iii dan iv

- CLO 3 C1 17. The Islamic Banking Act is perhaps a unique piece of legislation and provides for the setting up and licensing of Islamic banks. This Act came into force on.....

Akta Bank Islam adalah undang-undang yang melibatkan perkara bagi penubuhan dan pelesenan bank-bank Islam. Akta ini mula berkuat kuasa pada

- A. 10 March, 1984
10 Mac, 1984
- B. 10 March, 1983
10 Mac, 1983
- C. 10 April, 1983
10 April, 1983
- D. 10 June, 1983
10 Jun, 1983

- CLO 4 C1 18. refers to the application that manages a bank's entire banking operations and acts as business guideline facility to provide fast and effective banking services.

..... merujuk kepada aplikasi yang menguruskan keseluruhan operasi perbankan dan juga kemudahan garis panduan perniagaan untuk menyediakan perkhidmatan perbankan yang berkesan.

- A. Islamic Core Banking System
'Islamic Core Banking System'
- B. Islamic Index
'Islamic Index'
- C. Islamic Ratings
'Islamic Ratings'
- D. Islamic technology
'Islamic technology'

CLO 4
C1

19. The following are terms used in the core banking system **EXCEPT:**

*Berikut adalah terma yang digunakan dalam sistem perbankan teras
KECUALI:*

- A. Customer information system
Customer information system
- B. Credit relationship
Credit relationship
- C. General ledger
General ledger
- D. Remittance
Remittance

CLO 4
C2

20. Below are the challenges of an Islamic bank in this globalization era
EXCEPT

*Berikut adalah cabaran yang dihadapi bank Islam dalam era globalisasi
KECUALI*

- A. Lack of scholars or specialists in Islamic banking
kekurangan pakar dalam bank Islam
- B. Lack of capital and asset
kekurangan modal dan asset
- C. Limited products and services
produk dan perkhidmatan yang terhad
- D. Government barriers
halangan dari kerajaan

	SULIT	PS302: ISLAMIC BANKING AND FINANCIAL SYSTEM
CLO 4 C1	21. _____ refers to the integration of economics and societies all over the world <i>merujuk kepada integrasi dalam ekonomi dan masyarakat seluruh dunia</i>	<p>A. Globalization <i>Globalisasi</i></p> <p>B. Standardization <i>Penstandaran</i></p> <p>C. Integration <i>Integrasi</i></p> <p>D. Socialism <i>Sosialisma</i></p>
CLO 4 C2	22. Below are the positive impacts of globalization, EXCEPT <i>Berikut adalah impak positif dalam globalisasi KECUALI</i>	<p>A. Succeed in creating Islamic banking concept more efficiently <i>Berjaya dalam mewujudkan konsep perbankan Islam dengan lebih berkesan</i></p> <p>B. Greater opportunities to introduce about Islamic banking <i>Peluang yang tinggi untuk memperkenalkan perbankan Islam</i></p> <p>C. Greater opportunities to introduce Islamic banking products <i>Peluang yang tinggi untuk memperkenalkan produk perbankan Islam</i></p> <p>D. Greater opportunities to introduce useless information <i>Peluang yang tinggi untuk memperkenalkan maklumat yang tidak berguna</i></p>

CLO 4
C1

23. Through globalization, the future of Islamic banking system and technology includes _____.

Melalui globalisasi, masa hadapan sistem dan teknologi perbankan Islam termasuklah _____.

- A. using counter to do cash transaction
menggunakan kaunter untuk menjalankan transaksi tunai
- B. cash cheque machine
mesin tunai cek
- C. cash deposit machine
mesin deposit tunai
- D. automatic teller machine
mesin teller automatik

CLO4
C2

24. The concept of Bai Inah has been used in these countries EXCEPT

Konsep Bai Inah telah digunakan dalam negara-negara ini KECUALI

- A. UAE
- B. Indonesia
- C. Brunei
- D. Malaysia

CLO4
C1

25. _____ was the pioneer of Islamic banking system in the world

_____ adalah pengasas perbankan Islam di dunia

- A. Egypt
- B. Qatar
- C. Saudi Arabia
- D. Malaysia

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**CLO 1
C1

- (a) Define Islamic Banking
Definisikan Perbankan Islam

[3 marks]
[3 markah]

CLO 1
C1

- (b) Describe the banking practices in the age of Prophet (SAW) and His immediate companions
Jelaskan secara ringkas cara perbankan dipraktikkan pada zaman Rasullullah (SAW) dan para sahabat.

[10 marks]
[10 markah]

CLO 1
C1

- (c) Identify THREE (3) banking functions during the Prophet (SAW) era.

Nyatakan TIGA (3) fungsi perbankan semasa zaman Rasullullah (SAW)

[3 marks]
[3 markah]

CLO 1
C1

- (d) Describe the banking practices during the era of Bani Umayyah and Bani Abbasiyyah.

Jelaskan amalan perbankan yang dipraktikkan pada zaman Bani Umayyah dan Bani Abbasiyah

[9 marks]
[9 markah]

QUESTION 2**SOALAN 2**CLO 3
C1

- (a) Identify
- FOUR (4)**
- roles of Securities Commission.

*Senaraikan **EMPAT (4)** peranan Suruhanjaya Sekuriti*

[8 marks]

[8 markah]

CLO 3
C1

- (b) Define Islamic Money Market.

Definisikan Pasaran Wang Islam

[4 marks]

[4 markah]

CLO 3
C1

- (c) State
- THREE (3)**
- types of derivative market.

*Nyatakan **TIGA (3)** jenis pasaran derivatif*

[3 marks]

[3 markah]

CLO 3
C2

- (d) Explain briefly the following Islamic Money Market:

Terangkan secara ringkas Pasaran Wang Islam yang berikut:

- i. Mudharabah Interbank Investment (MII)

Pelaburan Mudharabah antara Bank

[5 marks]

[5 markah]

- ii. Government Investment Issue (GII)

Pelaburan Kerajaan

[5 marks]

[5 markah]

QUESTION 3
SOALAN 3

With the increased significance of the international dimension of Islamic banking and finance, the financial landscape has been dramatically transformed with more diverse players and a more competitive environment. These developments have contributed to its rapid expansion across the globe, and Islamic finance has now emerged as among the fastest segments in the financial services industry.

Ekoran peningkatan dimensi perbankan dan kewangan Islam antarabangsa, landskap kewangan telah berubah secara mendadak dengan pemacu yang lebih pelbagai dan persekitaran yang lebih berdaya saing. Perkembangan ini telah menyumbang kepada perkembangan pesat di seluruh dunia, dan kewangan Islam kini muncul sebagai antara segmen terpantas dalam industri perkhidmatan kewangan.

CLO 4
C1

- (a) Define Globalization

Takrifkan Globalisasi[3 marks]
[3markah]CLO 4
C2

- (b) Discuss the impact of globalization to the Islamic Banking and Financial system.

Bincangkan kesan globalisasi untuk Perbankan Islam dan sistem Kewangan[9 marks]
[9markah]CLO 3
C2

- (c) Explain briefly
- FOUR (4)**
- functions of National Shariah Advisory council?

*Terangkan secara ringkas **EMPAT (4)** fungsi Majlis Penasihat Syariah Kebangsaan?*[8 marks]
[8 markah]CLO 3
C2

- (d) Explain about Islamic Index.

Terangkan mengenai Islamic Index[5 marks]
[5 markah]**SOALAN TAMAT**