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

CLO2
C2

a) The establishment of BNM in 1959 can be fundamentally attributed to the recognition and for the need for deliberate management of the money and credit situation in the country. Briefly explain the following functions of Bank Negara Malaysia:

Faktor penubuhan Bank Negara Malaysia pada tahun 1959 pada asasnya adalah untuk mengukuhkan dasar pengurusan kewangan dan kredit negara. Terangkan dengan ringkas fungsi Bank Negara Malaysia seperti berikut :

i. Bank for currency issue (3 marks)
Bank untuk pengeluaran matawang (*3markah*)

ii. Keeper of international reserves (3 marks)
Pemegang dana antarabangsa *(3markah)*

iii. Banker and financial advisor to the government (3 marks)
Jurubank dan penasihat kewangan kerajaan *(3markah)*

iv. Promote sound and stable financial system (3marks)
Mempromosi kestabilan system kewangan *(3markah)*

v. Banker to the banks (3marks)
Jurubank kepada bank lain. *(3markah)*

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CLO2
C2

b)Bank Negara Malaysia use Monetary Policy instrument to influence supply of funds in banking system. Discuss how the following instruments affect the supply of funds:
Bank Negara Malaysia menggunakan instrument polisi kewangan bagi mempengaruhi penawaran dana di dalam system perbankan. Bincangkan kesan penggunaan instrumen berikut terhadap penawaran dana.

i. Statutory Reserve Requirement (5 marks)
Keperluan Rizab Berkanun (5markah)

ii. Minimum Liquidity requirement (5 marks)
Keperluan Kecairan Minimum (5markah)

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QUESTION 2
SOALAN 2

Under the Banking and Financial Institutions Act (BAFIA) 1989, a "bank' is defined as "a person which carries on banking business.
Di bawah Akta Bank dan Institusi Kewangan(BAFIA) 1989,sebuah ' bank' boleh di definasikan sebagai individu yang menjalankan perniagaan perbankan.

CLO2
C2

a) Describe **THREE (3)** roles and responsibilities of Commercial Bank.

Huraikan TIGA (3) peranan dan tanggungjawab bank Perdagangan.

(6marks)
(6markah)

CLO2
C3

b) Briefly explain banking services and facilities provided by Commercial Bank below:
Terangkan dengan ringkas perkhidmatan dan kemudahan perbankan yang ditawarkan oleh Bank Perdagangan seperti berikut:

i. Savings Account (3marks)
Akaun Simpanan (3markah)

ii. Current Account (4 marks)
Akaun Semasa (4 markah)

iii. Fixed Account (4 marks)
Akaun simpanan tetap (4markah)

iv. Overdraft (4 marks)
Overdraf (4markah)

v. Credit Card (4 marks)
Kad Kredit (4markah)

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QUESTION 3)
SOALAN 3

CLO1
C1

a) Briefly define the electronic banking services:-
Berikan definisi ringkas perkhidmatan perbankan elektronik:-

(3 marks)
(3 *markah*)

CLO1
C2

b) In order to provide effective and secure banking transactions, there are four technology issues needed to be resolved. Explain the following technology issues as stated below:-
Dalam usaha untuk menyediakan urus niaga perbankan yang berkesan dan selamat, terdapat empat isu-isu teknologi yang perlu diselesaikan. Jelaskan isu-isu teknologi berikut seperti di bawah :-

i. Security
Keselamatan

(2 marks)
(2 *markah*)

ii. Privacy
Kerahsiaan

(2 marks)
(2 *markah*)

iii. Authentication
Kesahan

(2 marks)
(2 *markah*)

iv. Divisibility
Dibahagikan

(2 marks)
(2 *markah*)

CLO1
C1

c) Give **THREE (3)** advantages and disadvantages of Internet Banking systems:-
*Berikan **TIGA (3)** kebaikan dan keburukan sistem Perbankan Internet*

(6 marks)
(6 *markah*)

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CLO1
C2

d) Briefly explain the following electronic banking services:-
Terangkan secara ringkas perkhidmatan perbankan elektronik berikut:-

i. Electronic funds transfer (EFT)
Pemindahan dana elektronik

(2 marks)
(2 *markah*)

ii. Banking KIOSK
Perbankan KIOS

(2 marks)
(2 *markah*)

iii. Automated Teller Machine (ATM)
Mesin Teller Automatik (ATM)

(2 marks)
(2 *markah*)

iv. Credit cards
Kad kredit

(2 marks)
(2 *markah*)

SOALAN TAMAT

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