43

SULIT

BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI JUN 2017

DPD3033 : ISLAMIC BANK MANAGEMENT

TARIKH : 29 OKTOBER 2017
MASA : 2.30 PETANG - 4.30 PETANG (2 JAM)

Kertas ini mengandungi **SEMBILAN BELAS (19)** halaman bercetak.
Bahagian A : Objektif (25 soalan)
Bahagian B : Struktur (3 soalan)

Dokumen sokongan yang disertakan : Tiada

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

CLO3 C2

24. Which of the following are **NOT** the roles of Central Bank of Malaysia?

*Yang manakah di antara berikut **BUKAN** peranan Bank Negara Malaysia?*

A. Manage local currency
Mengurus mata wang tempatan

B. Promote stable monetary and financial structure
Menggalakkan struktur kewangan dan kewangan yang stabil

C. Act as a banker to other banks
Bertindak sebagai jurubank kepada bank-bank lain

D. Manage foreign currency to safeguard the value of currency
Mengurus mata wang asing untuk melindungi nilai mata wang

CLO3 C2

25. These are the major tasks of middle and backroom officers, **EXCEPT**__________.

*Berikut adalah tugas utama pegawai pertengahan dan pegawai di bilik belakang, **KECUALI**_____________.*

A. Follow up on loan documentation
Susulan ke atas dokumentasi pinjaman

B. Advise customer on banking facilities
Menasihati pelanggan berhubung kemudahan perbankan

C. Handle the balance enquiry by customers
Mengendalikan pertanyaan baki oleh pelanggan

D. Verification and authorisation of remittances transactions
Pengesahan dan kebenaran transaksi kiriman wang

SECTION B : 75 MARKS
BAHAGIAN B : 75 MARKAH

INSTRUCTION:

This section consists of **THREE (3)** structured questions. Answer **ALL** questions.

ARAHAN:

*Bahagian ini mengandungi **TIGA (3)** soalan struktur. Jawab **SEMUA** soalan.*

QUESTION 1
SOALAN 1

CLO1
C1

a) Describe the basic operations of Islamic banks and conventional banks.
Terangkan operasi asas bank Islam dan bank konvensional.

[10 Marks]
[10 Markah]

CLO1
C2

b) Irfan Hashim is holding a current account with XYZ Bank, and the balance maintained by him in the account is as per **Table A**.
Irfan Hashim memiliki akaun semasa dengan XYZ Bank, dan baki yang dikekalkan oleh beliau dalam akaun adalah seperti di dalam Jadual A.

TABLE A
JADUAL A

Date	Daily Balance (RM)	Date	Daily Balance (RM)
1 May	10,000	17-May	7,000
2 May	10,000	18-May	1,000
3 May	10,000	19-May	1,000
4 May	10,000	20-May	1,000
5 May	5,000	21-May	1,000
6 May	5,000	22-May	1,000
7 May	5,000	23-May	6,000
8 May	2,000	24-May	6,000
9 May	2,000	25-May	6,000
10 May	2,000	26-May	6,000
11 May	1,800	27-May	1,800
12 May	1,800	28-May	1,800
13 May	7,000	29-May	6,000
14 May	7,000	30-May	6,000
15 May	7,000	31-May	6,000
16 May	7,000	**TOTAL**	**150,200**

TABLE B
JADUAL B

Product Type	Funds Pooled	Weight	Weighted Balance	Income Distribution	Client Ratio	Profit for each Product	Dividend Rate%
Mudharabah *Current*	**2,000,000**	**0.95**	**1,900,000**	**3,864,734**	**20%**	**772,947**	**4.00**
Savings Current	4,000,000	0.95	3,800,000	7,729,469	65%	5,024,155	15.07
Mudharabah Deposit (1 Month)	2,500,000	0.95	2,375,000	4,830,918	70%	3,381,643	16.23
Mudharabah Deposit (3 Month)	1,000,000	0.95	950,000	1,932,367	75%	1,449,275	17.39
Mudharabah Deposit (6 Month)	800,000	0.95	760,000	1,545,894	80%	1,236,715	18.55
Mudharabah Deposit (12 Month)	50,000	0.95	47,500	96,618	85%	82,126	19.71
Total	10,350,000		9,832,500	20,000,000		11,946,860	

The agreed profit-sharing ratio between the bank and Irfan is 80:20. The profit earned by Irfan is illustrated in the **Table B**. Calculate the:
Nisbah perkongsian keuntungan yang dipersetujui antara bank dan Irfan adalah 80:20. Keuntungan yang diperolehi oleh Irfan digambarkan dalam Jadual B. Kirakan:

i. Monthly average balance
Purata Baki Bulanan

[5 Marks]
[*5 Markah*]

ii. Dividend to be distributed
Dividend yang akan dibahagikan

[5 Marks]
[*5 Markah*]

CLO3 C1 c) List **FIVE (5)** aspects of credit evaluation.
*Senaraikan **LIMA (5)** aspek penilaian kredit .*

[5 Marks]
[*5 Markah*]

QUESTION 2
SOALAN 2

CLO2 C1 a) List **FIVE (5)** benefits of e-SPICK.
*Senaraikan **LIMA (5)** manfaat e-SPICK.*

[5 Marks]
[*5 Markah*]

CLO2 C2 b) Explain **FIVE (5)** components of unethical banking.
*Terangkan **LIMA (5)** komponen tidak beretika dalam perbankan.*

[10 Marks]
[*10 Markah*

CLO2 C3

c) Sketch and elaborate the Central Clearing System.
Lakarkan dan huraikan Sistem Penjelasan Berpusat.

[10 Marks]
[10 Markah]

QUESTION 3
SOALAN 3

CLO3 C1

a) Define the term below:

i. Fixed financing or term financing
Pembiayaan tetap atau pembiayaan berkala

[1 Mark]
[1 Markah]

ii. Overdraft
Overdraf

[1 Mark]
[1 Markah]

iii. Term financing and overdraft combined
Gabungan pembiayaan berkala dan overdraf

[1 Mark]
[1 Markah]

iv. Trade financing
Pembiayaan perdagangan

[1 Mark]
[1 Markah]

v. Industrial hire purchase
Sewa beli industri

[1 Mark]
[1 Markah]

CLO3 C2 b) Describe **FIVE (5)** functions of commercial banks.
*Huraikan **LIMA (5)** fungsi bank komersial.*

[10 Marks]
[*10 Markah*]

CLO3 C3 c) Explain **FIVE (5)** advantages of electronic banking
*Jelaskan **LIMA (5)** kelebihan perbankan elektronik*

[10 Marks]
[*10 Markah*]

SOALAN TAMAT