VI.18 Statistik Terpilih atas Cek Rosak, Cek Jelas dan Bankrup

Selected Statistics on Cheque Offender, Cheques Cleared and Bankruptcies

Tempoh *Period*	Jumlah cek rosak baru *Number of new bad cheque offenders* *		Cek jelas *Cheques cleared*		Jumlah bankrup *Number of bankruptcies*
	No. *No.*	% pertumbuhan *% growth*	No (milion) *No. (million)*	RM bilion *RM billion*	No. *No.*
1985	t.d.	t.d.	t.d.	t.d.	1888
1986	t.d.	t.d.	t.d.	t.d.	2406
1987	t.d.	t.d.	t.d.	t.d.	3390
1988	t.d.	t.d.	t.d.	t.d.	4920
1989	t.d.	t.d.	t.d.	t.d.	4200
1990	t.d.	t.d.	t.d.	t.d.	4202
1991	t.d.	t.d.	t.d.	t.d.	7695
1992	t.d.	t.d.	t.d.	t.d.	7273
1993	t.d.	t.d.	t.d.	t.d.	7035
1994	t.d.	t.d.	t.d.	t.d.	5780
1995	37,195	t.d.	t.d.	t.d.	5964
1996	50,197	35.0	96.1	1,109.9	6711
1997	66,441	32.4	104.8	1,304.7	7395
1998	87,780	32.1	133.2	954.1	8110
1999	64,594	-26.4	154.1	1,041.9	8590
2000	57,301	-11.3	164.8	1,076.0	9718
2001	67,860	18.4	167.8	1,007.2	11685
2000 Jan/*Jan.*	5,166	-15.1	13.7	94.6	504
Feb/*Feb.*	4,494	-17.6	12.3	90.6	779
Mac/*Mar.*	4,736	-22.4	14.3	103.5	836
Apr/*Apr.*	4,629	-19.5	12.9	89.2	812
Mei/*May*	4,915	-11.3	14.1	88.9	769
Jun/*Jun.*	4,509	-13.5	13.3	86.3	823
Jul/*Jul.*	4,788	-12.5	14.1	87.2	971
Ogos/*Aug.*	4,478	-7.6	14.3	88.2	887
Sep/*Sep.*	4,724	-7.0	14.4	85.5	796
Okt/*Oct.*	5,207	0.7	14.2	86.1	729
Nov/*Nov.*	4,987	2.3	14.2	87.4	999
Dis/*Dec.*	4,668	-6.7	13.0	88.5	813
2001 Jan/*Jan.*	5,031	-2.6	14.8	95.7	706
Feb/*Feb.*	4,502	0.2	12.6	77.4	845
Mac/*Mar.*	5,276	11.4	13.8	87.9	962
Apr/*Apr.*	4,807	3.8	13.5	81.0	906
Mei/*May*	5,903	20.1	14.6	86.0	920
Jun/*Jun.*	5,482	21.6	13.1	76.5	1098
Jul/*Jul.*	5,940	24.1	14.2	83.2	1134
Ogos/*Aug.*	5,540	23.7	14.4	83.2	1211
Sep/*Sep.*	6,240	32.1	14.4	83.1	937
Okt/*Oct.*	6,787	30.3	15.4	89.5	1324
Nov/*Nov.*	5,967	19.7	13.6	80.8	1102
Dis/*Dec.*	6,385	36.8	13.2	83.0	540
2002 Jan/*Jan.*	6,735	33.9	15.8	99.6	1011
Feb/*Feb.*	5,390	19.7	12.4	79.0	

* Seorang pesalah "cek tendang" didefinasikan sebagai seseorang yang mengeluarkan tiga cek yang dipulangkan tanpa dibayar atau "urusan tidak diluluskan" akibat dana yang tidak mencukupi dalam tempoh 12 bulan.

** A 'bad cheque' offender is defined as a person who issued three cheques which were returned unpaid due to insufficient funds or 'effects not cleared' within a period of 12 months.*

Sumber: Bank Negara Malaysia
Jabatan Pemegang Harta

Source: Bank Negara Malaysia
Department of Official Assignee