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.	1,888
1986	t.d.	t.d.	t.d.	t.d.	2,406
1987	t.d.	t.d.	t.d.	t.d.	3,390
1988	t.d.	t.d.	t.d.	t.d.	4,920
1989	t.d.	t.d.	t.d.	t.d.	4,200
1990	t.d.	t.d.	t.d.	t.d.	4,202
1991	t.d.	t.d.	t.d.	t.d.	7,695
1992	t.d.	t.d.	t.d.	t.d.	7,273
1993	t.d.	t.d.	t.d.	t.d.	7,035
1994	t.d.	t.d.	t.d.	t.d.	5,780
1995	37,195	t.d.	t.d.	t.d.	5,964
1996	50,197	35.0	96.1	1,109.9	6,711
1997	66,441	32.4	104.8	1,304.7	7,395
1998	87,780	32.1	133.2	954.1	8,110
1999	64,594	-26.4	154.1	1,041.9	8,590
2000	57,301	-11.3	164.8	1,076.0	9,718
2001	67,860	18.4	167.8	1,007.2	11,685
2002	74,146	9.3	176.4	1,081.4	
2002 Jan/*Jan.*	6,735	33.9	15.8	99.6	1,011
Feb/*Feb.*	5,390	19.7	12.4	79.0	974
Mac/*Mar.*	5,903	11.9	14.4	89.6	939
Apr/*Apr.*	5,774	20.1	14.8	92.4	1,074
Mei/*May*	6,326	7.2	14.8	90.0	991
Jun/*Jun.*	6,305	15.0	13.8	85.0	1188
Jul/*Jul.*	6,366	7.2	16.4	98.4	1235
Ogos/*Aug.*	5,937	7.2	15.1	90.0	1122
Sep/*Sep.*	5,752	-7.8	14.8	88.7	862
Okt/*Oct.*	6,518	-4.0	15.8	93.1	1235
Nov/*Nov.*	6,487	8.7	14.4	88.1	1100
Dis/*Dec.*	6,653	4.2	13.8	87.5	

* 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.

Sumber: Bank Negara Malaysia
Jabatan Pemegang Harta

** 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.*

Source: Bank Negara Malaysia
Department of Official Assignee