5.18 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 1/*		Cek jelas *Cheques cleared*		Jumlah bankrup *Number of bankruptcies 2/*
	No. *No.*	% pertumbuhan *% growth*	No (milion) *No. (million)*	RM bilion *RM billion*	No. *No.*
2000	57,301	-11.3	164.8	1,076.0	9,718
2001	67,860	18.4	166.7	1,004.4	11,685
2002	74,146	9.3	176.4	1,081.4	12,268
2003	74,194	0.1	179.9	1,144.0	12,351
2004	70,465	-5.0	183.8	1,226.9	16,251
2005	57,316	-18.7	184.4	1,234.8	15,868
2006	36,555	-36.2	186.3	1,315.3	13,596
2007	30,004	-17.9	192.4	1,546.6	13,238
2008	34,834	16.1	191.7	1,604.1	13,907
2008 Jan/*Jan.*	2,715	-15.4	17.7	154.0	1,082
Feb/*Feb.*	2,373	...	14.1	119.0	1,020
Mac/*Mar.*	2,240	-10.8	15.5	130.2	1,019
Apr/*Apr.*	2,597	7.6	16.2	132.7	1,236
Mei/*May*	2,665	-8.1	15.7	128.5	1,170
Jun/*Jun.*	2,788	20.6	16.3	136.9	1,175
Jul/*Jul.*	3,365	36.4	17.6	145.6	1,206
Ogos/*Aug.*	2,977	24.9	15.6	133.3	871
Sep/*Sep.*	3,240	39.1	17.0	143.5	1,246
Okt/*Oct.*	3,402	40.2	15.3	126.1	1,303
Nov/*Nov.*	3,171	50.1	14.6	121.1	1,322
Dis/*Dec.*	3,301	28.5	16.1	133.1	1,257
2009 Jan/*Jan.*	3,262	20.1	15.9	129.9	1,191
Feb/*Feb.*	2,425	2.2	13.6	106.5	1,222
Mac/*Mar.*	3,446	53.8	16.7	126.4	1,257
Apr/*Apr.*	2,902	11.7	16.5	132.3	1,446
Mei/*May*	2,855	7.1	15.9	128.4	1,238
Jun/*Jun.*	3,411	22.3	17.8	142.8	1,167
Jul/*Jul.*	3,107	-7.7	18.8	149.9	1,561

1/ 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. Bermula dari 15 Jun 2005, merujuk kepada akaun ditutup oleh bank disebabkan oleh kekerapan mengeluarkan cek yang dipulangkan atas sebab tanpa dibayar akibat dana yang tidak mencukupi dengan minimum tiga cek dalam tempoh 12 bulan.

2/ Merujuk kepada perseorangan sahaja.

Sumber: Bank Negara Malaysia
Jabatan Insolvensi Malaysia

1/ 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. From 15 June 2005 onwards, it refers to accounts closed by banks due to frequent issuance of dishonoured cheques due to insufficient funds with a minimum of three issuances' within a period of 12 months.

2/ Refers to individuals only

Source: Bank Negara Malaysia
Department of Insolvency Malaysia