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 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.*
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	8,706
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
2004 Jan/*Jan.*	6,325	-9.5	14.7	105.6	1,040
Feb/*Feb.*	5,702	18.3	13.0	85.2	1,175
Mac/*Mar.*	5,913	-7.0	16.4	116.2	1,175
Apr/*Apr.*	5,222	-12.9	15.5	103.6	1,615
Mei/*May*	6,342	-0.2	14.7	96.6	1,359
Jun/*Jun.*	6,028	4.2	15.2	100.2	1,430
Jul/*Jul.*	5,969	-3.1	16.4	105.7	1,671
Ogos/*Aug.*	5,135	-9.8	15.1	96.0	1,619
Sep/*Sep.*	6,146	-5.8	16.4	104.9	1,307
Okt/*Oct.*	5,789	-14.0	15.7	102.9	1,425
Nov/*Nov.*	5,937	4.1	14.3	95.3	1,081
Dis/*Dec.*	5,957	-15.8	16.4	114.7	1,354
2005 Jan/*Jan.*	5,451	-13.8	15.7	108.1	1,411
Feb/*Feb.*	5,215	-8.5	13.2	91.1	1,287
Mac/*Mar.*	5,778	-2.3	16.1	109.6	1,614
Apr/*Apr.*	5,211	-0.2	15.0	99.5	1,646
Mei/*May*	6,076	-4.2	15.2	99.8	1,438
Jun/*Jun.*	4,218	n.a.	15.5	101.6	1,210
Jul/*Jul.*	4,485	n.a.	15.7	103.5	1,388
Ogos/*Aug.*	4,324	n.a.	16.0	104.5	1,319
Sep/*Sep.*	4,640	n.a.	16.2	107.8	1,180
Okt/*Oct.*	4,318	n.a.	16.2	109.7	1,175
Nov/*Nov.*	4,472	n.a.	13.8	91.0	1,124
Dis/*Dec.*	3,128	n.a.	15.9	108.6	1,076
2006 Jan/*Jan.*	2,733	n.a.	15.9	110.2	1,344
Feb/*Feb.*	2,367	n.a.	13.2	89.0	1,208
Mac/*Mar.*	2,727	n.a.	16.3	113.7	1,188
Apr/*Apr.*	2,429	n.a.	14.1	96.7	966
Mei/*May*	3,450	n.a.	16.7	114.9	1,081
Jun/*Jun.*	3,729	-11.6	15.6	106.7	960
Jul/*Jul.*	3,284	-26.8	15.7	114.7	1,211
Ogos/*Aug.*	3,179	-26.5	16.3	112.8	1,259
Sep/*Sep.*	3,250	-30.0	15.7	110.6	1,202

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