# 5.18 Statistik Terpilih atas cek rosak, cek jelas dan bankrup

*Selected Statistics on cheque offender, cheques cleared and bankruptcies*

| Tempoh<br>*Period* | Jumlah cek rosak baru<br>*Number of new bad cheque offenders 1/* | | Cek jelas<br>*Cheques cleared* | | Jumlah bankrup<br>*Number of bankruptcies 2/* |
|---|---|---|---|---|---|
| | No.<br>*No.* | % pertumbuhan<br>*% growth* | No (milion)<br>*No. (million)* | RM bilion<br>*RM billion* | No.<br>*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 |
| 2007 Jan/*Jan.* | 3,208 | 17.4 | 17.3 | 128.4 | 1,276 |
| Feb/*Feb.* | 2,374 | 0.3 | 14.4 | 114.8 | 989 |
| Mac/*Mar.* | 2,510 | -8.0 | 15.8 | 126.9 | 1,278 |
| Apr/*Apr.* | 2,413 | -0.7 | 15.6 | 120.9 | 960 |
| Mei/*May* | 2,900 | -15.9 | 16.4 | 129.5 | 1,008 |
| Jun/*Jun.* | 2,312 | -38.0 | 15.4 | 123.0 | 1,107 |
| Jul/*Jul.* | 2,467 | -24.9 | 17.5 | 151.7 | 1,210 |
| Ogos/*Aug.* | 2,383 | -25.0 | 16.7 | 135.1 | 1,375 |
| Sep/*Sep.* | 2,329 | -28.3 | 15.4 | 121.2 | 1,172 |
| Okt/*Oct.* | 2,427 | -23.9 | 17.0 | 138.3 | 888 |
| Nov/*Nov.* | 2,113 | -32.7 | 15.9 | 131.3 | 1,099 |
| Dis/*Dec.* | 2,568 | -16.6 | 15.1 | 125.4 | 876 |
| 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 |

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*