



UTM
UNIVERSITI TEKNOLOGI MALAYSIA

Sekolah Pendidikan Profesional dan
Pendidikan Berterusan
(UTMSPACE)

**FINAL EXAMINATION / PEPERIKSAAN AKHIR
SEMESTER 1 – SESSION 2016 / 2017
PROGRAM KERJASAMA**

COURSE CODE : ULAB 2032
KOD KURSUS

COURSE NAME : ENGLISH FOR PROFESSIONAL COMMUNICATION
NAMA KURSUS

YEAR / PROGRAMME : 2 / ALL PROGRAMMES
TAHUN / PROGRAM : 2 / SEMUA PROGRAM

DURATION : 2 HOURS / 2 JAM
TEMPOH

DATE : OCTOBER 2016
TARIKH

INSTRUCTION/ARAHAN :

1. Answer ALL questions in the space provided in this question paper.
Jawab SEMUA soalan di ruang yang disediakan di dalam kertas soalan ini.
2. Candidates are required to follow all instructions given out by the examination invigilators.
Calon dikehendaki mematuhi semua arahan daripada penyelia peperiksaan.

(You are required to write your name and your lecturer's name on your answer script)
(Pelajar dikehendaki tuliskan nama dan nama pensyarah pada skrip jawapan)

NAME / NAMA	:
I.C NO. / NO. K/PENGENALAN	:
YEAR / COURSE TAHUN / KURSUS	:
COLLEGE NAME NAMA KOLEJ	:
LECTURER'S NAME NAMA PENSYARAH	:

This examination paper consists of ...17... pages including the cover
Kertas soalan ini mengandungi17..... muka surat termasuk kulit hadapan

SECTION A (40 marks)

REPORT: COMPREHENSION

Read the following memo report carefully.

Operation Section
Water and Energy Consumer Association of Malaysia
Memorandum

TO : Dr. Hashim bin Salleh, Director
FROM : Ng Lai Fong, Researcher
DATE : 28 September 2016
SUBJECT : Management Strategies of Floods in Malaysia

1.0 INTRODUCTION

Natural disaster is commonly known to be disasters caused by nature which usually leads to financial, environmental and human loss. Some examples are volcano eruptions, earthquakes, tsunami, heat waves, hurricanes, floods and others. Natural disasters are beyond the control of human beings and cannot be predicted accurately when they occur. The most devastating natural disaster experienced in Malaysia is flood. Malaysia has a long history of floods as the country is exposed to monsoon rainfall all year round. More than ten per cent of the country is flood prone. Peninsular Malaysia suffered from one of the worst floods in recent history during the last two weeks of 2014. Thus, the aim of this report is to highlight the management strategies of floods which can reduce the magnitude of flood disaster in Malaysia.

2.0 FINDINGS

2.1 Causes of Flood

The frequency of floods seems to have greatly increased in recent decades mostly because of rapid urbanisation of floodplains in Kuala Lumpur, Penang and Sarawak. Besides that, upstream development of hill lands has also rendered many areas vulnerable to hazardous flash floods. Activities conducted by humans - the unplanned rapid settlement development, uncontrolled construction works of buildings and major changes in the use of land - are considered to be influential towards the pattern

of hazards. There are several factors contributing to the flood problem and they range from topography, geomorphology, drainage, engineering structures and also climate. Floods are also caused by storms, in which a lot of rain falls in a short period of time

2.2 Effects of Flood

Natural disasters are said to be violent natural events that could give either a direct or indirect impact towards the public health and wellbeing. The happening of floods in a large scale during these years has been reported to have damaged properties, public utilities and cultivation. In fact, there were also loss of lives and disruption to social activities and these had slowed down the economy as well. The 2014 flood in Malaysia has adversely affected some sectors of the country's economy, especially in agriculture. Palm oil and rubber prices have escalated where the flood has disrupted supplies from Malaysia to other countries. The rubber output in Thailand and Malaysia has been said to be dropping at least 30 per cent and the prices are predicted to rise as well. As floodwaters in Malaysia are not subsiding, the production of palm oil has also declined significantly.

2.3 Flood Management Strategies

Flood management aims to reduce the possibility and the impact of floods. Experience has shown that the most effective way is through the development of flood management programmes incorporating a holistic approach with respect to the following several strategies. The first strategy is prevention. Two ways of preventing damage caused by floods are by refraining construction of houses and buildings in the present and future flood prone areas and by promoting appropriate land-use for agriculture and forestry practices.

The second strategy is protection - taking measures, both structural and non-structural - to reduce the likelihood and the impact of floods in a specific location. Under structural measures, engineering methods are used to solve the flood problems. Channel improvement, construction of embankments, flood bypasses, river diversions, and construction of flood storage dams and others can help increase the river capacity to accommodate the swelling of flood water. When engineering measures are not applicable, non-structural measures will be carried out. They include restriction of development, land use zoning, resettlement of population, flood forecasting and warning systems.

Third is preparedness. The public should be informed about flood risks and what to do in the event of a flood. As it is important to be prepared in the event of a disaster, this phase is crucial as relevant authorities must provide hazard maps, large storage of food and material, preparation of emergency kits and potential elements that help to minimise the impact of a disaster.

Next is developing emergency response plans and actions in case of a flood. Developing an emergency response plan is to conduct a risk assessment to identify potential emergency scenarios. An understanding of what can happen will enable the public to prepare for potential disasters. Finally, the recovery phase is to return to normal conditions as soon as possible and to mitigate both the social and economic impacts on the affected population. This phase involves rehabilitation and disaster-resilient reconstruction efforts as well as appropriate land use planning, industrial rehabilitation planning and daily live support.

Essentially, the overall objectives of flood management are to reduce the adverse impact of floods and the possibility of floods and to promote sustainable flood management measures. It is also to inform the public and relevant authorities about flood risks and ways to deal with them.

3.0 CONCLUSION

Flood, one of the natural disasters, is utterly a devastating phenomenon. It leaves a tremendous impact on people's lives and the environments in which they live. Although flood cannot be prevented, preparation for a recovery plan is a much needed process which should be seriously looked into. Hence, the flood management strategies are important to deal with the flood problems in Malaysia. With these strategies, more serious catastrophe on lives and properties could be minimised.

Akasah, Z. A., and Doraisamy, S.V (2015) 2014 Malaysia flood: impacts & factors contributing towards the restoration of damages, *Journal of Scientific Research and Development* 2 (14): 53-59. Retrieved (and adapted) from <http://jsrad.org/wpcontent/2015/Issue%2014,%202015/9jj.pdf>

A I. Based on the report, answer the questions that follow.

1. What is the purpose of the report?

(1m)

2. State the scope of the report.

(1m)

A II. Circle the correct option to answer each of the following items.

1. Which of the following actions contribute to flooding?
 - I. Rapid settlement development
 - II. Construction works of buildings
 - III. Significant changes of land usage
 - IV. Upstream development of hill lands

A. I and II
B. III and IV
C. I, II and IV
D. I, II, III and IV (2m)

2. The following are the steps taken by the relevant authorities to prepare for floods **except**
 - A. provide food supply
 - B. prepare first aid kits
 - C. provide hazard maps
 - D. set up flood information centre (2m)

3. Which of the following are structural measures for flood management strategies?
 - I. land use zoning
 - II. flood forecasting
 - III. channel improvement
 - IV. embankment construction

A. I and II
B. III and IV
C. I, II and IV
D. I, III and IV (2m)

4. Which of the following are **not** the aims of the recovery phase?

- I. support livelihood
- II. plan appropriate land use
- III. return to normal conditions
- IV. mitigate social economic impacts

A. I and II

B. III and IV

C. II, III and IV

D. I, II, III and IV

(2m)

A III. Complete the following statements by writing your answer in NOT MORE THAN FIVE (5) WORDS.

1. In preparing for flood, the people need to be told about the threats of flood and _____
_____ (2m)

2. Even though flood cannot be stopped, preparation for a recovery plan _____
_____ (2m)

A IV. State in the brackets provided whether each of the statements given below is True (T) or False (F).

1. Flood is not the most destructive natural calamity faced by Malaysians. []
2. Flood occurrences have increased moderately due to rapid urbanisation of floodplains. []
3. During massive floods, deaths and disruption of social activities adversely affect the economy. []
4. The prices of palm oil and the output of rubber increased in flood affected areas. []
5. The most effective method to reduce the likelihood and the impact of floods is through the development of flood management programmes. []
6. Flood bypasses and river diversions are among measures taken when engineering methods are not applicable. []

(6x1m=6m)

A V. Match the bold words in the following sentences with words that mean the same in the report. Refer to the part of the report indicated in the brackets. Then write the words from the report in the blanks provided.

1. The weather can be **forecasted** precisely due to technological advancement. _____
(Introduction)
2. There was a **drastic** rise in the number of sales this month because of intensive marketing strategies. _____
(Causes of Flood)

A VI. Circle the most appropriate answers from the options given.

Modern society is increasingly becoming a 'cashless society'. People all over the world use plastic payment cards (1) _____. They form part of the tools in the daily transactions in (2) _____ financial markets. Unfortunately, credit card fraudsters too (3) _____ the daily transactions.

As Malaysia develops fast into major financial and tourist centre, it becomes vulnerable to credit card fraud. (4) _____ 2004, there were about 6.2 million credit cards in circulation in Malaysia. There were 204 (5) _____ cases compared to 244 cases in 2003. In terms of reported monetary losses, there was (6) _____ from RM721,704.58 in 2003 to approximately RM4,799,021 the following year. In the last few years, the banking industry in Malaysia has suffered huge (7) _____ to credit cards fraudsters because of wire-tapping devices.

(8) _____ this criminal activities, the Commercial Crime Investigation Department (CCID) started to work closely with the Central Bank of Malaysia to compel financial institutions to issue 'Europay, Mastercard and Visa' (EMV) chip cards and encrypt all credit card data. The implementations produced very encouraging results and (9) _____ fraudulent credit card transactions in Malaysia by 93 per cent for the year of 2005 compared to year 2004. Officers of CCID also (10) _____ some Malaysians credit card fraudsters migrating to neighbouring countries to conduct their illegal activities. If (11) _____ fraudulent activity goes unchecked, it may lead to international organised crime. As such, it is (12) _____ that the regional enforcement agencies and Asia Pacific police agencies should enhance existing close rapport and give mutual assistance in combating the crime. By doing so, it is hoped that such credit card fraud cases will be reduced. This, in turn, will instill trust and confidence in the existing and potential credit card users.

1. A. selectively
B. extensively
C. comprehensively
2. A. a
B. an
C. the
3. A. has penetrated
B. have penetrated
C. has been penetrating
4. A. In
B. From
C. Between
5. A. reports
B. reported
C. reporting
6. A. a plunge
B. a decrease
C. an increase
7. A. gains
B. profits
C. losses
8. A. Afraid of
B. Anxious on
C. Concerned with
9. A. reduces
B. reduced
C. was reduced
10. A. foresee
B. foresaw
C. foresees
11. A. this
B. that
C. those
12. A. necessity
B. necessary
C. necessitate

(12x1m=12m)

SECTION B (20 MARKS)

REPORT: WRITING

Based on the situation and figures below, answer all questions that follow.

Credit card debts have been the centre of much concern amongst Malaysians and the government, especially Bank Negara Malaysia (BNM). Some credit card holders have landed themselves in legal battles against banks and financial institutions for failure to pay credit card debts. Some of these credit card borrowers have been declared bankrupt due to their inability to meet banks' and financial institutions' demand to fully pay their debts within a stipulated time after several reminders and actions had been taken by them. In an attempt to reduce further occurrences of bankruptcy cases among Malaysians, especially among the middle-age working people, BNM has taken several steps to reach its objectives.

As a financial research officer at BNM, you have been instructed by the Assistant Governor of Bank Negara Malaysia, Puan Norzila Binti Abdul Aziz, to conduct a study on this matter. At the end of the study, you are required to write a report highlighting the increasing number of bankruptcy cases due to credit card debts in Malaysia. Finally, you are to suggest ways to BNM to reduce incidents of bankruptcy cases.

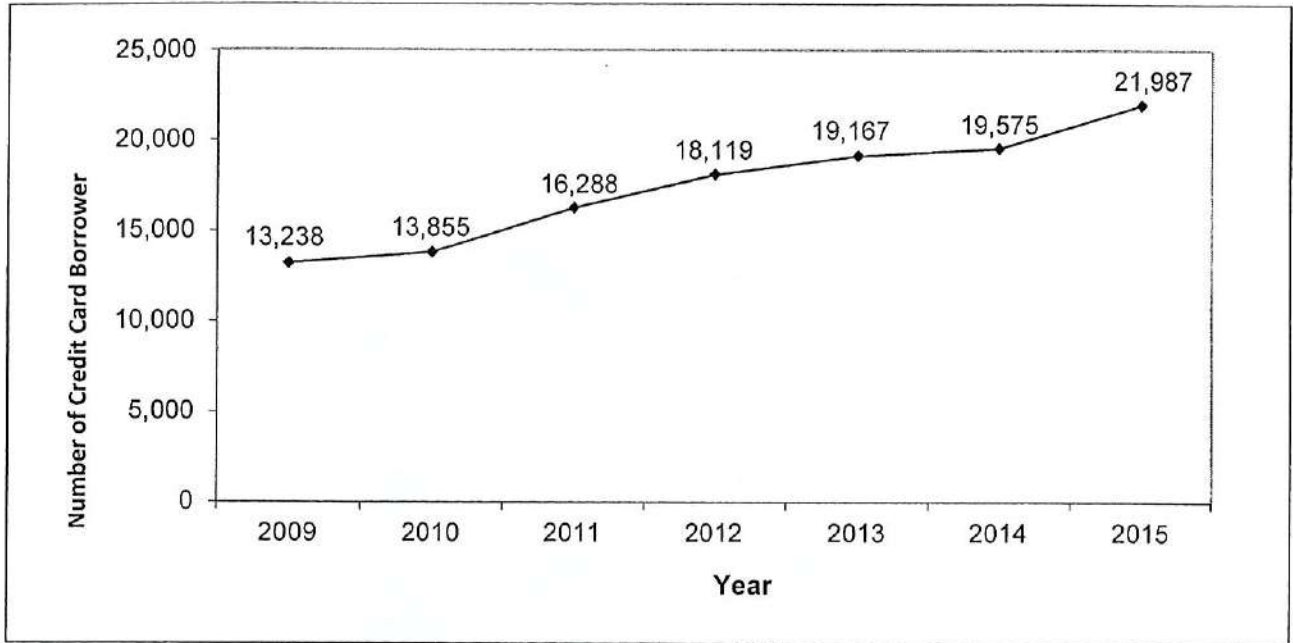


Figure 1: Malaysians Declared Bankrupt from 2009 to 2015

Age (Years)	Percentage (%)
Below 25	7.34
25-34	20.09
35-44	26.49
45-54	34.31
55-Above	11.77

Table 1: Bankruptcy Case by Age in 2015

Zamzahir, Z., Jaini, A. and Mat Zaib, S. (2015). Bankruptcy among young users of credit card in Malaysia: A case study of RHB Islamic (Menara Yayasan Tun Razak) bank customers. The Proceedings of The 4th International Seminar on Entrepreneurship and Business. Retrieved (and adapted) from <http://umkeprints.umk.edu.my/5029/1/Conference%20Paper%2035%20%20IS%20EB%202015.pdf>

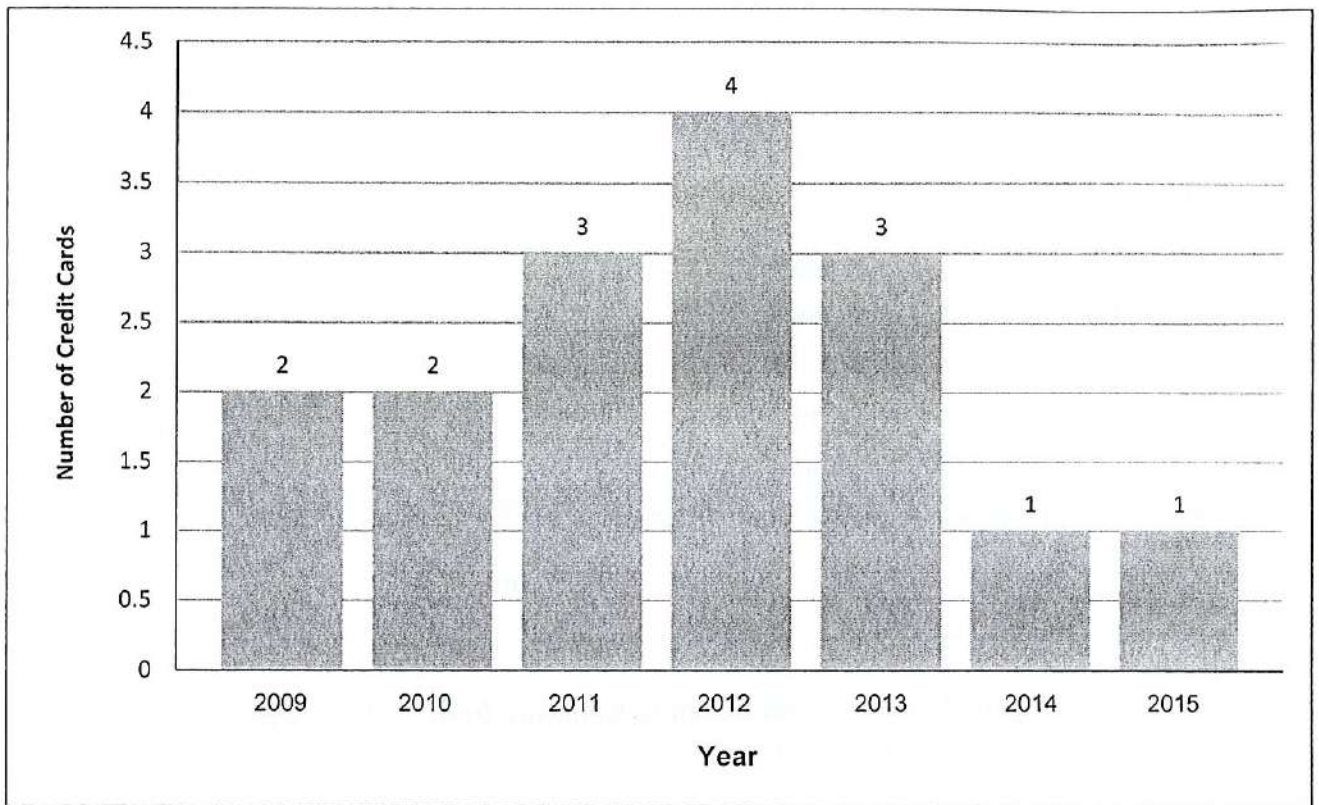


Figure 2: Number of Credit Cards Per Borrower from 2009 to 2015

Credit card spending in Malaysia.(2011). Retrieved (and adapted) from <http://www.talented.com.my/credit-card-spending-in-malaysia/>

Statistical Services Unit
Bank Negara Malaysia
Jalan Dato' Onn, P.O. Box 10922, 50929 Kuala Lumpur

Memorandum

TO : _____ (1m)
FROM : _____ (1m)
DATE : 28 September 2016
SUBJECT : _____

_____ (2m)

1.0 INTRODUCTION

It has been the norm among working individuals to own at least one credit card. Some may even have two or more cards for reasons only known to the owners. Unfortunately, some credit card holders have abused the use of these cards which have landed them in deep financial debts. It has been widely known that some card borrowers have been declared bankrupt and many more cases are pending which may result in bankruptcy. This scenario has raised much concern to Malaysians and the government, especially Bank Negara Malaysia (BNM).

In light of this unhealthy development, BNM should take immediate steps and measures to curb the rising problem of card borrowers being declared bankrupt. If action is not taken soon, the banks and financial institutions in Malaysia may face serious financial repercussions that are brought about by credit card borrowers' failure to fulfill their obligation to fully pay their debts within a stipulated time. This may lead to financial crisis which will ultimately affect Malaysia's economy and future development and progress. Hence, this report attempts to

_____ (1m)

This report will also _____
_____ (1m)

2.0 FINDINGS

The following are the analyses of the data in Figure 1 and 2 and Table 1.

2.1 The general trend of Malaysians Declared Bankrupt from 2009 to 2015

(2m)

2.2 The analysis of Bankrupt Case by Age in 2015

(2m)

2.3 Analysis of Number of Credit Cards Per Borrower from 2009 to 2015

(2m)

2.4 Relationship between Malaysians Declared Bankrupt and the Number of Credit Cards Per Borrower from 2009 to 2012

(3m)

3.0 CONCLUSION

The worries that have been expressed by the public and the government, especially Bank Negara Malaysia (BNM), concerning credit card debts is real and alarming. The number of credit card bankruptcy cases has been increasing every year. This unhealthy scenario may trigger a financial crisis if no immediate and serious action is taken to prevent such occurrence.

3.1 Forecast

Forecast on the Number of Malaysians Declared Bankrupt in 2020 (if no further action is taken by Bank Negara Malaysia)

_____ (3m)

3.2 Recommendation

The following are two preventive measures that could be taken by Bank Negara Malaysia on local banks and financial institutions to reduce the number of bankruptcy cases among Malaysian working people.

3.2.1 _____
_____ (1m)

3.2.2 _____
_____ (1m)

END OF PAPER