

## LAMPIRAN

### Lampiran A

Penyelidikan : **Aplikasi Audit Syariah dalam Institusi Kewangan Islam di  
Malaysia: Kajian Kes di Bank Islam Malaysia Berhad**

Bidang : **Kewangan Islam (Pentadbiran dan Perniagaan)**

Responden : **Encik Mohd Roslan bin Mamat**

Jawatan : **Ketua, Unit Audit Syariah, Jabatan Audit Dalaman, Bank  
Islam Malaysia Berhad (BIMB)**

Tarikh : **16 Disember 2013**

Masa : **10.00am – 01.00pm**

### **Soalan** :

1. Terangkan kronologi penubuhan Unit Audit Syariah BIMB?
2. Huraikan bagaimana unit ini berfungsi dan diurus tadbir?
3. Terangkan hierarki unit audit syariah BIMB?
4. Bagaimanakah struktur pelaporan audit syariah BIMB?
5. Apakah peranan dan tanggungjawab UAS?
6. Adakah unit ini mempunyai metodologi tertentu? Jika ya, ceritakan.
7. Apakah standard atau garis panduan yang digunakan?
8. Huraikan proses yang diaplikasi oleh UAS BIMB dalam pelaksanaan audit syariah?
9. Apakah proses rutin yang dijalankan?
10. Apakah program audit yang dibangunkan oleh UAS BIMB?
11. Apakah perancangan audit syariah oleh BIMB?

12. Jelaskan kriteria laporan yang menjadi pengamalan di sini?
13. Bagaimana proses audit susulan dijalankan?
14. Apakah skop dan liputan yang menjadi penanda aras dalam pengoperasian audit syariah oleh unit ini?
15. Adakah terdapat sample laporan pada tugas audit syariah yang lepas? Jika ya, buktikan.
16. Apakah isu-isu yang menjadi permasalahan dalam unit ini?
17. Jika berlaku sesuatu isu, kepada siapa unit ini akan merujuk?
18. Bagaimana kerjasama yang diberikan oleh warga kerja yang lain terhadap unit ini?
19. Apakah saranan untuk penambahbaikan terhadap aplikasi audit syariah?

## **Lampiran B**

Penyelidikan : **Aplikasi Audit Syariah dalam Institusi Kewangan Islam di  
Malaysia: Kajian Kes di Bank Islam Malaysia Berhad**

Bidang : **Kewangan Islam (Pentadbiran dan Perniagaan)**

Responden : **Encik Abdul Rahman bin A. Shukor**

Jawatan : **Penolong Timbalan Presiden, Jabatan Syariah, Kumpulan  
Bahagian Perbankan Islam, CIMB Investment Bank Berhad**

Tarikh : **6 November 2014**

Masa : **11.00am – 01.00pm**

### **Soalan** :

1. Terangkan definisi audit syariah?
2. Huraikan objektif audit syariah?
3. Terangkan jenis-jenis audit syariah?
4. Jelaskan skop audit syariah?
5. Apakah kepentingan audit syariah?
6. Kenapa tiada mempunyai standard tertentu yang digunakan?
7. Apakah perbezaan standard dari AAOIFI dengan garis panduan dari BNM?
8. Huraikan proses biasa audit syariah?
9. Apakah masalah yang biasa dihadapi?
10. Apakah cadangan penambahbaikan audit syariah khususnya di Malaysia?

## Lampiran C

**Jadual 3.1: Contoh Pelan Tindakan Audit**

Date	Time	Detail	Auditee	
11 Nov 13	09.00 – 09.30am	<ul style="list-style-type: none"> <li>• Meeting Opening</li> <li>• Head of Shariah Audit Briefing</li> </ul>	All Staff	
	09.30 – 01.00pm	<ul style="list-style-type: none"> <li>• Management Compulsory Procedur</li> </ul>	<ul style="list-style-type: none"> <li>• Management Representative</li> <li>• Document Officer</li> <li>• Training Manager</li> </ul>	
		<ul style="list-style-type: none"> <li>• Operation Procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Marketing Officer</li> </ul>	
	01.00 – 02.00pm	BREAK		
	02.00 – 05.00pm	<ul style="list-style-type: none"> <li>• Management Procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Accountant</li> </ul>	
		<ul style="list-style-type: none"> <li>• Operation Procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Accountant</li> <li>• Senior Manager</li> </ul>	
12 Nov 13	09.00 – 01.00pm	<ul style="list-style-type: none"> <li>• Operation Procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Marketing Officer</li> </ul>	
	01.00 – 02.00pm	BREAK		
	02.00 – 03.00	<ul style="list-style-type: none"> <li>• Management Procedure</li> </ul>	<ul style="list-style-type: none"> <li>• Marketing Officer</li> </ul>	
	03.00 – 04.00	<ul style="list-style-type: none"> <li>• Report Preparation</li> </ul>		
	04.00 – 05.00pm	<ul style="list-style-type: none"> <li>• Meeting Closure</li> </ul>	<ul style="list-style-type: none"> <li>• Presentation on Shariah Audit Discovery Report</li> </ul>	All Staff
		<ul style="list-style-type: none"> <li>• Meeting Closure</li> </ul>		

## Lampiran D

**Jadual 3.2: Contoh Program Audit Syariah kepada Pematuhan**

<b>Audit Scope:</b> Compliance audit on organizational structure, people, process and information technology application system.			
<b>Audit Objective:</b>			
<ol style="list-style-type: none"> <li>1. To ensure compliance with general Shariah requirement.</li> <li>2. To ensure the Internal Control System of the Islamic Financial Institution are been followed.</li> </ol>			
<b>Risks:</b>			
<ol style="list-style-type: none"> <li>1. Shariah non-compliance.</li> <li>2. Failure in implementing Internal Control System may leads to fraud, litigation and other arising issues.</li> </ol>			
Audit Procedures	Done by	Date	W/P Ref
<b>Identification and evaluation of risks and control objectives (Risk Assessment)</b>			
<ol style="list-style-type: none"> <li>i. Identification and analysis of relevant risks ti achievement of objectives.</li> <li>ii. Designing strategies for managing risks.</li> <li>iii. Implementing and integrating risk management.</li> <li>iv. Measuring, monitoring and reporting the risk area.</li> </ol>			
<b>Control Activity</b>			
<ol style="list-style-type: none"> <li>i. Proper authorisations, verifications and reconciliations of transaction and activities.</li> <li>ii. Reviews of operating performance.</li> <li>iii. Segregation of duties.</li> <li>iv. Physical control over assets and records.</li> </ol>			
<b>Information and Communication process</b>			
<ol style="list-style-type: none"> <li>i. Internal and external events being highlighted.</li> <li>ii. Effective communication with external parties, such as customers, suppliers, regulators and shareholders.</li> </ol>			
<b>Monitoring</b>			
<ol style="list-style-type: none"> <li>i. Ongoing monitoring activities.</li> <li>ii. Separate evaluations from independent party in the organisations (internal audit).</li> </ol>			
<b>Human Resource</b>			
Appropriate qualification for the assigned designation especially for the position that requires Shariah background.			
The employees at the front counter and customer services are able to explain to the customers with regards to the IFIs products.			
The staff meets and attend appropriate amount of training on Islamic finance offered by IFIs.			
All staff adhere to the Muslim Dress Code of dressing which is to cover the 'aurat'.			
Muslim male staff do not work during Friday prayer.			
<b>Information Technology process</b>			
The software is developed to fit the Islamic product.			
The ICT software used in the IFIs is able to separate the data between the conventional and Islamic function.			
Calculation of Interest is excluded from the ICT system.			
The ICT staff section is familiar with the software and understands the nature of the Islamic products.			
The output derived from the system reflects the Shariah applications in the IFIs			

## Lampiran E

**Jadual 3.3: Contoh Program Audit Syariah kepada Penyata Kewangan**

<b>Audit Scope:</b> Financial Statement of Islamic Financial Institution			
<b>Audit Objectives:</b>			
<ol style="list-style-type: none"> <li>1. To assess compliance with general Shariah requirements.</li> <li>2. To assess compliance with relevant rules and regulations in relation to financial statements (i.e. Companies Act 1965, MFSR, IASs, dan Garis panduan BNM).</li> </ol>			
<b>Risks:</b>			
<ol style="list-style-type: none"> <li>1. Shariah non-compliance.</li> <li>2. Failure in complying to rules and regulation causing the financial statements to be materially misstated.</li> </ol>			
Audit Procedures	Done by	Date	W/P Ref
<b>Source of capital</b>			
<ol style="list-style-type: none"> <li>i. Analyse the source of capital and determine the percentage of equity and debt.</li> <li>ii. Identify the source of debt or financing, whether Islamic financing or conventional based.</li> <li>iii. Analyse the percentage of Islamic financing and conventional based used by IFI.</li> </ol>			
<b>Risk management and hedging mechanisms</b>			
<ol style="list-style-type: none"> <li>i. Identify and analyse risk management and hedging mechanisms used by IFI.</li> <li>ii. Review hedging contracts to assess whether adheres to Shariah principles.</li> <li>iii. Assess the monitoring mechanisms in implementing risk management and hedging mechanisms.</li> </ol>			
<b>Investments</b>			
<ol style="list-style-type: none"> <li>i. Identify and analyse all types of investment made by IFI.</li> <li>ii. Assess whether investment were made in accordance th Shariah – i.e. invest in Shariah compliant companies.</li> <li>iii. Assess whether disclosure on investment in accordance to MFRS and relevant IASs.</li> </ol>			
<b>Income and expenses</b>			
<ol style="list-style-type: none"> <li>i. Assess whether income was generated based on Shariah principles.</li> <li>ii. Non-halal income was appropriately disclosed and disposed through charity.</li> <li>iii. Profit Equalisation Reverse was maintained and recognised in the financial statement as per BNM guideline.</li> <li>iv. Ibra' was treated and disclosed in accordance to BNM guideline and MFRS.</li> </ol>			
<b>Profit and income distribution</b>			
<ol style="list-style-type: none"> <li>i. Identify and analyse all contracts that are based on profit sharing.</li> <li>ii. Assess whether the profit distribution are based on pre-agreed ratio.</li> <li>iii. Recognition and measurement of profit distribution are based on MFRS.</li> <li>iv. Disclosure on the profit distribution is in line with BNM guidelines and MFRS.</li> </ol>			
<b>Purification of income and Zakat</b>			
<ol style="list-style-type: none"> <li>i. Assess the calculation of zakat as per MASB technical release.</li> <li>ii. Identify and analyse non-halal income and determine the method of disposal.</li> <li>iii. Assess whether the disclosure of non-halal income in based on BNM guidelines.</li> </ol>			

## Lampiran F

**Jadual 3.5: Contoh Elemen Asas Laporan Audit Syariah**

Perkara	Contoh
Tajuk	Shariah Auditor's Report for the year ended 31st December 2013
Alamat Penerima	To the shareholder of Islamic Bank A Berhad, Jalan 000, Kuala Lumpur, Malaysia.
Perenggan pembukaan atau pengenalan.	We have audited the Shariah Compliance System set out on pages 00 to 00. These objective evidence are the responsibility of the Bank's directors. Our responsibility is to express an opinion on these Shariah compliance system based on our audit.
Perenggan Skop	We conducted our audit in accordance with approved standards and auditing in Malaysia. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the objective evidence are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement and objective evidence. An audit also includes assessing the accounting principles used and significant estimates made by the directors, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.
Perenggan Pendapat	In our opinion: (a) The financial statements have been prepared in accordance with the provisions of the Companies Act 1965, Bank Negara Malaysia guidelines and applicable approved accounting standards in Malaysia so as to give a true and fair view of:  i. The state of affairs of the Bank as at dd/mm/yy and its results and cash flows for the year ended; and  ii. The matters required by Section 169 of the Companies Act 1965 to be dealt with in the financial statement; and  (b) The accounting and other records and the registers required by the Companies Act 1965 to be kept by the Bank have been properly kept in accordance with the provisions of the said Act.
Perenggan Penekanan	The name of the subsidiaries of which we have not acted as auditors are indicated in note XX to the objective evidences. We have considered the objective evidences of these subsidiaries and the auditor's reports thereon.  We are satisfied that the financial statements of the subsidiary companies that have been consolidated with the Bank's objective evidence are in form and content appropriate and proper for the purposes of the preparation of the consolidated objective evidences and we have received satisfactory information and explanations required by us for those purposes.  The auditor's report on the objective evidences of the subsidiaries were not subject to any qualification and did not include any comment made under subsection (3) of section 174 of the Act.
Alamat dan Tandatangan JAS	Shariah Audit Department No. AF Chartered Accountants Kuala Lumpur.
Tarikh	15 Febuary 2014

## Lampiran G

**Jadual 3.6: Contoh Format Laporan Ketidakpatuhan**

REPORTS OF NON-COMPLIANCE		Pages
		0/3
		Audit No.
		0/2013
Department / Unit :		Section 0.0
Title Process / Doc. :		Matters 0.0
Auditee :		
Auditor :		Date : dd/mm/yy
1. <b>Non-Compliance</b>	Reference:	<input type="checkbox"/> Major <input type="checkbox"/> Minor <input type="checkbox"/> Observation
Description:		
2. <b>Source of Non-Compliance</b>	<input type="checkbox"/> Human <input type="checkbox"/> System <input type="checkbox"/> Equipment	
Description:		
3. <b>Suggestions for Improvement:</b>		
4. <b>Corrective Action:</b>		
Date of Compliance Solution : dd/mm/yy		
Signature of Auditee:		Signature of Auditor:
5. <b>Verification</b> <i>(to be completed by the auditor during the audit follow-up)</i>		
Corrective Action is COMPLETED <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(new date)</i>		
If not, describe:		
Signature of Auditor:		Date followed: dd/mm/yy



## Lampiran H

**Jadual 3.7: Contoh Log Pemantauan Penemuan Audit Syariah**

LOG SHARIAH AUDIT AND CORRECTIVE ACTION On 13 July 2014						
No.	Source	Officer in Charge	Correction Action	Agreed Completion Date	Situation Markings	Follow-up Dates
1/3						
2/3						
3/3						

Sheet No : 0/0

## Lampiran I

**Jadual 4.2: Contoh Program Audit UAS BIMB**

Risk Description	Shariah Requirements	Reference	Audit Testing (Comply/ Not Comply)
Risk of Non-Shariah Compliance in Execution of Aqad/ Contract (Trade Finance – Bank Guarantee)	<p><b>The issuance of Bank Guarantee (BG) is subject to the following:</b></p> <ul style="list-style-type: none"> <li>• Acquisition of Shariah compliant assets.</li> <li>• Asset to be acquired for Shariah compliant activities.</li> <li>• Guarantee the performance of Shariah compliant activities/ transactions.</li> </ul>	Bank Guarantee-i Secured 1:1 Against Cash Deposit Program Manual V5/2011, page 12 & 13.	
	<p><b>Kafalah Aqad must be properly executed by the Bank and customer.</b></p>	Kafalah Contract Guideline (Shariah/ SD9/ V2/2012) approved by SRC on 10May12.	

Sumber: Unit Audit Syariah BIMB, K. Lumpur, 2013.