



UNIVERSITI KUALA LUMPUR
BUSINESS SCHOOL

FINAL EXAMINATION
OCTOBER 2025 SEMESTER

COURSE CODE : EBB20203
COURSE TITLE : USUL FIQH & QAWAID FIQHIYYAH
PROGRAMME NAME : BACHELOR IN ISLAMIC FINANCE WITH HONOURS
DATE : 26 JANUARY 2026
TIME : 9:00AM - 12:00PM
DURATION : 3 HOURS

INSTRUCTIONS TO CANDIDATES

1. Please read the instructions given in the question paper **CAREFULLY**.
2. This question paper is printed on both sides of the paper.
3. This question paper consist of **ONE** sections.
4. Section A consist of five questions. Answer **FOUR (4)** questions only.
5. Please write your answer on the answer booklet provided.
6. Please answer all questions in English only.
7. Refer to the attached Formula/ Appendies. *Tick if applicable*

THERE ARE 3 PAGES OF QUESTIONS INCLUDING THIS PAGE

SECTION A (Total: 100 marks)

Answer FOUR (4) questions.

Please use the answer booklet provided.

Question 1

Farid and Safiah have been married for four years and have one child. Farid earns RM4,200 per month, while Safiah earns RM2,500 per month. They live in an apartment owned by Safiah's parents and contribute RM300 monthly to household maintenance.

They own a 10-year-old car that requires frequent repairs and are considering Islamic vehicle financing to purchase a reliable MPV. Safiah recently received RM6,500 from her late grandmother's takaful payout, part of which she wants to save for Hajj. Farid plans to start a small online business.

Their monthly expenses include groceries, utilities, internet, car maintenance, and support for both parents. They also want to invest for their child's future.

As an Islamic finance student, advise Farid and Safiah on how to construct a financial plan based on *maslahah daruriyyat*, *hajjiyyat*, and *tahsiniyyat*.

(25 marks)

Question 2

Sunnah includes the sayings, actions and tacit approvals of the Prophet (s.a.w) whereas hadith is a narration of the sayings of the Prophet (s.a.w.). Explain the **FOUR (4)** main categories of *hadith* and give one example for each.

(25 marks)

Question 3

Khairi asked for a personal loan/financing from both conventional and Islamic banks, as his father was at the National Heart Institute and required immediate surgery with a cost of RM50,000. However, only the conventional bank approved his application.

Explain whether Khairi may apply the principle of *Istihsan* in the above scenario.

(25 marks)

Question 4

Many people have recently raised concerns about the rising cost of medical Takaful premiums, due to private hospitals increasing their charges which has made it difficult for many to afford the premiums. Discuss how this issue can be related to the principle of Sadd al-Dhara'i'.

(25 marks)

Question 5

Amin owns a small food catering business. Recently, he encountered several challenges:

1. Some clients requested last-minute changes to their catering orders, which increased costs and created scheduling difficulties.
2. A delivery partner failed to deliver ingredients on time, forcing Amin to use more expensive alternative suppliers.
3. Rising prices of raw materials have made it difficult for Amin to maintain affordable pricing for his customers.
4. One of his employees made a mistake that caused a minor financial loss, raising questions about responsibility and compensation.
5. Amin wants to maintain good relationships with clients and staff, ensure fairness, and avoid causing harm, while keeping his business sustainable.

As a student of Usul Fiqh, identify the five major Islamic legal maxims (Qawaid Fiqhiyyah) that can be applied to this case with a detailed explanation for each.

(25 marks)

END OF EXAMINATION PAPER