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UNIVERSITI
TEKNOLOGI
MARA



Maybank

HRM666 | INDUSTRIAL TRAINING REPORT

**INDUSTRIAL TRAINING EXPERIENCE AT MAYBANK AUTO FINANCE CENTRE
(AFC) SUNGAI PETANI**

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PART 1: PRELIMINARY PAGES

EXECUTIVE SUMMARY

Industrial training is a requirement subject for my program of Faculty in Business and Administration at Universiti Teknologi MARA, Perlis in Human Resource Management. The period of the internship program is for 24 weeks/6 months at Maybank Auto Finance Centre (AFC) Sungai Petani. Maybank Auto Finance Centre (AFC) is the business under Maybank Group Berhad. It is located at Lagenda Heights Sungai Petani, Kedah. Auto Finance Centre (AFC) Lagenda Heights is the only one in area Sungai Petani and the other one at Alor Setar. So, if there anything regarding hire purchase, customer will come to our office.

There are a few businesses in AFC Sungai Petani which consists of business hire purchase, processing loan, sales and customer service. Every sector has its own speciality and tasks as it covers all on hire purchase products for new car and used car too. AFC Sungai Petani gain their new customers because there is a large market in the neighbourhood that meet the criteria in growing the hire purchase business.

The department that I have been assigned as a practical student was in sales. The products that our team handle was ASB Financing loans, Motor Insurance (MI), Personal Accidents (PA), Takaful Auto Credit Plan (TACP), Takaful Car Value Protection (TCVP), ASB and Credit Card. These five products are our core business in sales department. As we know, these products are all about to take care of the vehicle, ourselves, and both of it in a long term.

Table of Contents

PART 1: PRELIMINARY PAGES.....	2
EXECUTIVE SUMMARY	2
ACKNOWLEDGEMENT.....	4
PART 2: STUDENT’S PROFILE.....	5
UPDATED RESUME	5
PART 3: COMPANY’S PROFILE	6
NAME.....	6
LOCATION	6
BACKGROUND.....	7
VISION:	8
MISSION:	8
OBJECTIVE:	8
GOAL:	8
ORGANIZATIONAL STRUCTURE	9
PRODUCTS OR SERVICES.....	10
PART 4: TRAINING’S REFLECTION.....	12
DURATION: SPECIFIC DATE, WORKING DAY & TIME	12
DETAILS: DEPARTMENT, ROLES, RESPONSIBILITIES, ASSIGNMENTS, TASKS.....	12
GAINS: INTRINSIC & EXTRINSIC BENEFITS	13
PART 5: SWOT ANALYSIS.....	15
PART 6: DISCUSSION & RECOMMENDATION	16
A. STRENGTH	16
B. WEAKNESS	17
C. OPPORTUNITY	18
D. THREAT.....	19
PART 7: CONCLUSION	21
PART 8: REFERENCES	22
PART 9: APPENDICES.....	24

PART 3: COMPANY'S PROFILE



NAME

MAYBANK AUTO FINANCE CENTRE (AFC) SUNGAI PETANI

LOCATION

101-103, 1ST Floor, Jalan Lagenda Heights, Lagenda Heights, Sungai Petani, 08000
Kedah

BACKGROUND

Maybank was created by Singaporean businessman Tan Sri Khoo Teck Puat and Oei Tjong Le. Maybank is Malaysia's largest bank in terms of market capitalization and assets as well as one of the largest in Southeast Asia. It has a global network of 2,600 retail banking branches and over 50,000 employees in area ASEAN nations and global financial centres. Auto Finance Centre (AFC) was before known as Maybank Finance is one of the core business activities of Maybank Berhad. Previously, the business of hire purchase for Maybank group was charged to be one of the most contribution for hire purchase and housing loans. Maybank Finance or Auto Finance Centre contribute over millions profits to Maybank group drastically from banking services. Due to some factors, hire purchase sector have to be separate from housing sector so it will be balance and merge wide open for business in every sector to grow.

Maybank AFC have been classified into few regions while in northern region we have 3 area cover Pulau Pinang, Kedah and Perlis known as PKP Region. In Kedah, Auto Finance Centre (AFC) Lagenda Heights Sungai Petani for hire purchase is the only one branch of Auto Finance Centre (AFC) in Kedah. Processing loans, signing agreement, floor stock, collection of Regional Asset Quality Management (RAQM), Sales and anything regarding hire purchase are our core business. AFC Lagenda Heights was separated from banking services as it focused on hire purchase only but they both under Maybank Group.

Auto Finance Centre collaborates with many dealers' cars around Sungai Petani for new car and used car places. For example, of new car dealers are Perodua, Proton, Honda, Toyota, Mitsubishi and etc. moreover, for used car dealers we have Johan Best, Teguh Kenari, Fasz Global and Khairuddin Auto which most of them have floor stock with Maybank. If they have customers buying cars with them, they will submit the loans to Maybank AFC Lagenda heights and if it approves, the customer's loans will be registered under this branch.