UNIVERSITI TEKNOLOGI MARA
Cawangan Melaka
Kampus Bandaraya Melaka

MGT666 INDUSTRIAL TRAINING REPORT

AT AMANAH SAHAM NASIONAL BERHAD (ASNB), MALACCA BRANCH

12 AUGUST 2024 - 24 JANUARY 2025

PREPARED BY:

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CLASS:

M1BA242 6B

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....

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Cawangan Melaka

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AMANAH SAHAM NASIONAL BHD.
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MELAKA BRANCH

EXECUTIVE SUMMARY

Financial institutions play a significant role in ensuring that business operates well through several ways such as lending some money to those who need funds for several purposes such as launching businesses and even assisting people who want to increase their net worth. In Malaysia, there is an investment institution that known an Amanah Saham Nasional Berhad (ASNB) which is subsidiary of Permodalan Nasional Berhad (PNB). This institution responsible provides a variety of products to growth their income through receiving dividends and even through profits for the variable priced products. There are 17 products in ASNB that investors can choose to invest in which are 6 fixed price and 11 variable prices. ASNB Melaka also offered many services such as estate planning instruments (Hibah Amanah and Trust Declaration), Wakaf ASNB, MyASNB application, and kiosk machine.

During my 24-week internship at Amanah Saham Nasional Berhad (ASNB) Melaka, starting from 12 August 2024 to 24 January 2025, provided me valuable experience to the professional environment and enhance my skills in customer service, document management, and financial operations. Working in the Customer Service Department, I assisted customers with a variety of tasks such as form preparation, investment claims, account registration, which can enhance my communication skills. I also handled post-closing task such as scanning death and welfare claim documents and managing batching documents for daily transactions. These work experiences teach me the real-life challenges in the workplace and make me understand operational workflows and regulatory compliance in financial institutions.

Besides, ASNB is struggling with several issues either internal or external issues, but ASNB is always keen on solving the issue to bring any barrier for them to keep growing in the future. So, with SWOT analysis that is included in this report, it can help to identify strengths, weaknesses, opportunities, and threats of the organization. This analysis not only offers an organized plan for getting over challenges, but it also puts ASNB Melaka in a position to maintain its competitive advantage while maintaining its long-term growth.

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ACKNOWLEDGEMENT

I am delighted to convey my genuine appreciation to all those who have contributed to the completion of my internship report at Amanah Saham Nasional Berhad Melaka. Primarily, I express gratitude to God for bestowing upon me a rational intellect and excellent physical well-being, enabling me to successfully complete my internship course.

First and foremost, I would like to sincerely thank to Dr. Intan Maizura binti Abdul Rashid @ Abdul Rahim for her invaluable guidance and support throughout this project. Her expertise and constructive feedback were instrumental in shaping the direction and quality of my internship report.

I am immensely grateful to Puan Norain Ibrahim, my internship supervisor, for the ongoing support and guidance during my internship. Her thoughtful feedback, comments, and tolerance have been essential in helping me during internship. I am also to use this opportunity to thank all the staff ASNB Melaka for their guidance and assistance. Their willingness to share knowledge, expertise, and experience with me helped me tremendously in completing my report.

Next, I would like to sincerely thank my friends and colleagues for their moral support, creative brainstorming sessions, and lively conversations while I complete this task. I am grateful for their passion and the feeling of community they have created among themselves, which resulted in the development of a relationship.

Last but not least, I would like to sincerely thank my family for their constant encouragement, inspiration, and comprehension throughout this academic adventure. I will never be able to fully thank them for always being there for me, their love, tolerance, and faith in my skills have been the inspiration behind everything I have accomplished.

1.0 STUDENT PROFILE (UPDATED RESUME)

NURIN ADRIANA NADHIRAH BINTI MAZLAN

A detail-oriented individual with a solid foundation in financial analysis, seeking a position in Finance. Possessing great attention to detail and proven effective in leading teams and solving problems in difficult situations with tight deadlines. Eager to gain hands-on experience, refine skills in financial analysis, and collaborate with industry professionals to deepen my understanding of finance.

EDUCATIONS

UNIVERSITI TEKNOLOGI MARA, KAMPUS BANDARAYA MELAKA, MELAKA — **Ongoing**
Bachelor of Business Administration (Hons) Finance
CGPA: 3.56 (Semester 5)

UNIVERSITI TEKNOLOGI MARA, KAMPUS ALOR GAJAH, MELAKA — **2019 – 2022**
Diploma in Business Studies
CGPA: 3.70

WORK EXPERIENCES

AMANAH SAHAM NASIONAL BERHAD MELAKA — **August 2023 – January 2025**
Internship (Industrial Trainee)

- Assisted over 100 customers daily by handling transaction such as deposit, withdrawals, registering new accounts, updating personal information, and issuing ticket numbers.
- Scanned and reviewed death claims documents using FileZilla Software.
- Checked and arranged batching documents for the customer's daily transaction.

WONDERPARK MELAKA — **February 2024**
Cashier (Part-time)

- Handled the payment processing for entry ticket at the counter.
- Processed a substantial volume of daily sales transaction accurately via debit and credit card or online payments to ensure the company achieve their target.
- Addressed customer issue and complaints by providing relevant information and improving communication capabilities.

MUMTAZ GENERATION, MITC MELAKA — **May 2022- July 2022**
Kindergarten Teacher

- Created critical thinking units and hands-on-project.
- Monitored academic, social, and behavioural development.
- Build a strong relationship with parents through regular communication and progress update.

AWARDS AND ACHIEVEMENT

• Degree Dean's List Award for Semester 2 and 4.	**2022 and 2023**
• 2nd place, Cheerleading on Sukan Antara Program (SAP).	**2023**
• 2nd runner up for Newscaster Competition.	**2023**
• Participated in Derivatives Virtual Trading Challenge (DVTC 2022).	**2022**
• Achieved band 3.5 for Malaysian University English Test (MUET)	**2021**
• Diploma Dean's List Award for Semester 1,2,3, and 5.	**2019 – 2022**

CURRICULAR ACHIEVEMENTS

VOLUNTARY AID DETACHMENT (66) **2022-2023**
Exco Kerohanian dan Disiplin
- Assisted the high council and other exco of VAD66 in managing association-related matters.
- Assisted community with first aid knowledge.
- Executed programs such as e-Ihya Ramadhan, Blood Donation, and We Care Program.

VOLUNTARY AID DETACHMENT (67) **2021-2022**
Cadet of VAD67
- Assisted community with first aid knowledge.
- Standby first aider during the event (Ops Banjir Mission).

PROJECT INVOLVEMENTS

BLOOD DONATION **October 2023**
Committee Member
- Assisted in managing sponsorship affairs and procurement of program necessities.
- Organized and coordinated program arrangements.
- Supported administrative tasks related to program documentation.

PROGRAM e-IHYA RAMADHAN **April 2023**
Project Leader
- Prepared program documentation and liaised with university authorities.
- Monitored the workflow of the program.
- Compiled and generated final reports.

TECHNICAL ANALYSIS WEBINAR – CANDLESTICK AND 5 MOST USED **December 2023**
Moderator
- Responsible for the facilitation, review, and guidance of a discussion.
- Monitored the workflow of the program.

OPS BANJIR MISSION UiTM MELAKA **January 2022**
Volunteer and First Aider
- Managed the community facing floods in Kampung Spang Loi, Segamat.

LANGUAGES AND SKILLS

Malay	: Native Language	**Microsoft Office**	: Advance
English	: Highly Proficient	**Chart Nexus Software**	: Basic
Mandarin	: Basic		

REFERENCES

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Senior Lecturer
Faculty of Business & Management
UiTM Bandaraya Melaka

Encik Amirudin bin Mohd Nor
Senior Lecturer
Faculty of Business & Management
UiTM Bandaraya Melaka

2.0 COMPANY'S PROFILE

Figure 1: Amanah Saham Nasional Berhad's Logo

Amanah Saham Nasional Berhad (ASNB) is known as the manager of the fund. ASNB was established with the founding of Yayasan Pelaburan Bumiputera (YPB). Yayasan Pelaburan Bumiputera (YPB) was established on 9 January 1978, by Tun Haji Abdul Razak bin Dato' Hussein, the second prime minister of Malaysia. Its goals were to eradicate poverty and to separate races from economic function.

Next, ASNB is a subsidiary of Permodalan Nasional Berhad (PNB). PNB began operation as a tool of the government's New Economic Policy (NEP) on 17 March 1978. In 2022, PNB's assets under management (AUM) surpassed RM300 billion. The company oversees investments from major enterprises, international equities, private markets, property, and fixed income investment.

ASNB launched on 22 May 1979 and has been operating in this sector for over fourty years.The main building of ASNB (HQ) located in Menara PNB, Jalan Tun Razak, Kuala Lumpur, and the Federal Territory of Kuala Lumpur. For ASNB Melaka Branch located at Jalan KPAA 1, Kompleks Perniagaan Al-azim, 75150 Melaka. The company operates from Monday to Friday, from 8.15 am until 4.00 pm.

The total branch of ASNB around Malaysia is 32 branches. ASNB has 19 agents consisting of Maybank, Maybank Islamic, RHB Bank, RHB Islamic Bank, Alliance Bank, Alliance Islamic Bank, Affin Bank, Affin Islamic Bank, Hong Leong Bank, Hong Leong Islamic Bank, CIMB Bank, CIMB Islamic, RHB Asset Management, Ambank, Ambank Islamic, *Bank Muamalat, POS Malaysia, Bank Islam*, and *Bank Simpanan Nasional (BSN).* Currently, ASNB conducts 18-unit trust funds with approximately 280 billion units in circulation (UIC) across 15 million accounts.

2.1 Vision

ASNB has a great vision statement which is to be a Distinctive World Class Investment House. It means that the company aims to be a unique, global investment company based on their history of sustained profitability, cautious management, and unwavering integrity. Thus, the company wants to maintain a strong presence in the global financial and investment industry by providing outstanding service, implementing innovative strategies, and generating performance.

2.2 Mission

The mission of ASNB is to boost the economic prosperity of all Malaysians, especially the Bumiputera community, to foster a brighter future for the nation. The company wants to enhance the national well-being and stability by creating equitable opportunities and wealth distribution for sustainable long-term development.

2.3 Objectives of the Company

- To enhance people is understanding about the importance of financial planning.

- To increase awareness and provide a comprehensive approach to managing financial and helping the individual achieve their short-term, medium-term, and long-term goals.

- To continually educate people about the significance of saving for retirement and funding children's education in the future.

- To help the individual maintain their comfortable lifestyle in retirement and to encourage financial planning for lifelong practice.

2.4 ORGANIZATIONAL STRUCTURE

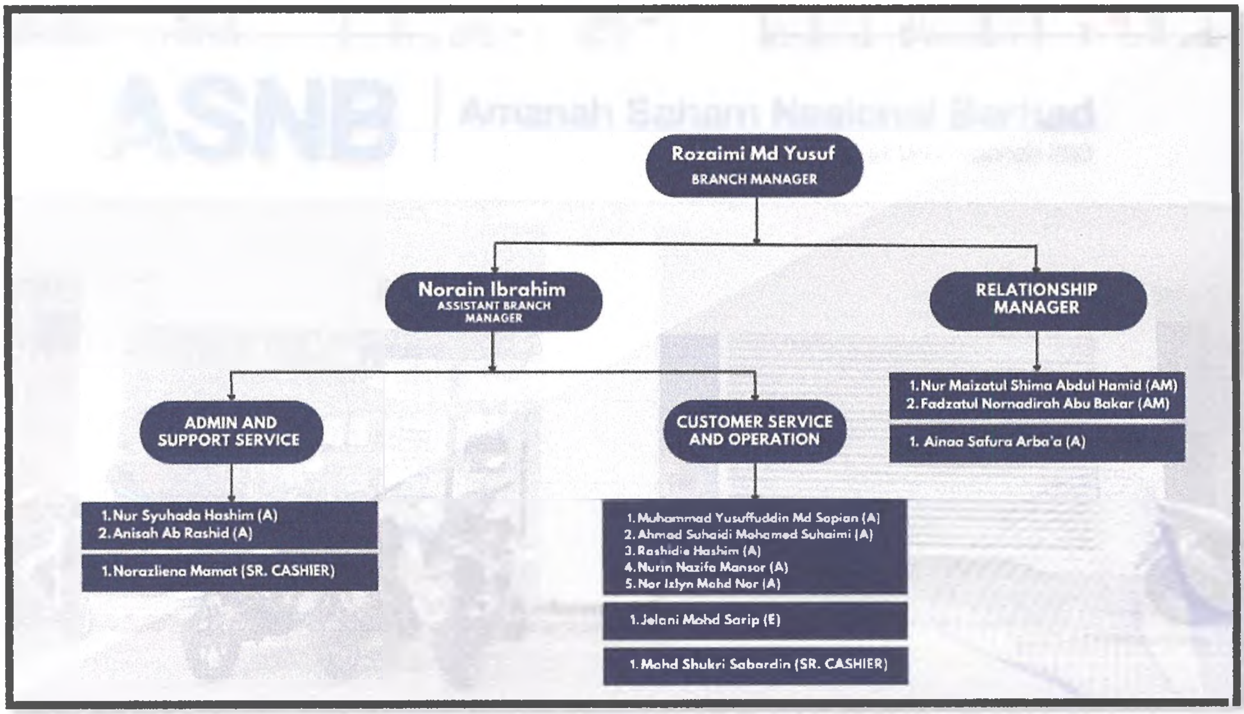

Figure 2: ASNB Melaka's Organizational Chart

Based on Figure 2, ASNB Melaka is managed by Branch Manager Encik Rozaimi Md Yusof, supported by Assistant Branch Manager Puan Norain Ibrahim. Under her leadership, the branch is divided into two departments which is the Admin and Support Services Department, which has 3 staff members, Nur Syuhada Hashim, Anisah Ab Rashid and Norazliena Mamat and the Customer Service and Operations Department, which includes 7 staff members include Muhammad Yusuffuddin Md Sopian, Ahmad Suhaidi Mohamed Suhaimi, Rashidie Hashim, Nurin Nazifa Mansor, Nor Izlyn Mohd Nor, Jelani Mohd Sarip and Mohd Shukri Sabardin. Additionally, the branch manager is supported by 3 Relationship Managers which are Nur Maizatul Shima Abdul Hamid, Fadzatul Nornadirah Abu Bakar and Ainaa Safura Arba'a who play a crucial role in maintaining investor engagement and satisfaction.

2.5 PRODUCTS OF AMANAH SAHAM NASIONAL BERHAD

In general, ASNB offers two types of products which are fixed price and variable price. There are a total of 18 products, with 6 categorized as fixed price and 12 as variable price which there has one new product for RIA which is ASN Equity Malaysia. To open an ASNB savings account either fixed price or variable price, individuals must deposit a minimum of RM10. All the funds can be registered by every age by using Mykid or birth certificate for those who are below 12 years old and for those who are above 12 years old, they can register the fund using MyKad or birth certificate.

2.5.1 Fixed Price

PRODUCT	DESCRIPTION
	Amanah Saham Bumiputera, or known as ASB, is the most popular fund in ASNB since only this fund has dividends and bonus. But ASB is only restricted to the Bumiputera only including those from Sabah and Sarawak. This fund was launched on 2 January 1990 with the purpose of providing unit holders with competitive, consistent, and long-term earnings while preserving capital and maintaining a low risk compared to the other investment platform. Furthermore, this fund has its own limits in terms of the number of units which are at a maximum of 300,000 units with a unit price of RM 1.00. Therefore, the dividend will be announced on 31 December every year.
ASB 2	There are many similarities with ASB which are the funds only restricted to Bumiputera and the number of units that can be purchased which is 300,000 units. The investment objective of this fund is the Fund that seeks to protect unit holders' investment capital through a diversified asset portfolio while providing a steady income stream. ASB 2 is slightly different from ASB because the ASB 2 fund allows investors to deposit multiple funds into their account from the Employees' Provident Fund (EPF). Additionally, ASB 2 funds set a requirement for those investors that use EPF are allowed to purchase a minimum of 1000 units rather than ASB funds that are allowed to purchase only 1 unit. Thus, the dividend for ASB 2 will be announced on 31 Mac every year.

ASB 3 Didik	ASB 3 Didik launched on 20 April 2001. This fund has quite similar characteristics to ASB and ASB 2 funds. The investment objective for ASB 3 Didik is to offer the opportunity for investments that produce an acceptable level of long-term growth and return. Furthermore, ASB 3 Didik also allows the investor to use EPF where they can purchase a minimum RM1000 instead of ASB, the investor only can purchase RM 1.
ASM	Amanah Saham Malaysia or known as ASM provides an opportunity for all Malaysians, regardless of race, to open this account. This fund is open to non-Bumiputera that has been dominated by Chinese and Indians. This fund was launched on 20 April 2000 and the dividend will be announced on 31 March every year. This fund does have unit limitations which every investor must be alert to whenever the units are available. In addition, investors are allowed to purchase the unit of ASM during specific announcements from PNB companies through websites and social media.
ASM 2 Wawasan	ASM 2 Wawasan announced a dividend of around 4.75 sen per unit in 2024 compared to 2023 of only 4.50 sen per unit. This shows an increase of 0.25 cents per unit. This product allows investors to utilize a portion of their Employees Provident Fund (EPF) to start investing, providing them with various options to invest either through their savings or their EPF. So that the investor who decides to increase their funds is allowed to invest a minimum of RM 1000. Furthermore, ASM 2 Wawasan is like ASM in that the funds are open for all Malaysians especially for Chinese and Indian. But it still depends on the quota of the fund for investors to invest. Thus, the dividend came out every year on 31 August.
ASM 3	ASM 3 was established on 5 August 2009. The objective of ASM 3 fund is to maintain a unit holder's investment capital over a long period while providing a reliable and consistent income stream through a diversified investment portfolio. The specialty of this fund when the fund is more focused on Indian investors starting from January 2018. The units that have been provided for them are 1.5 billion units. The main purpose is to open an opportunity for Indian investors who lack knowledge about the investment. But it is only eligible to those that have less than 30, 000 units in their account and the subscription available to 1.50 billion units are fully subscribed.

2.5.2 Variable Price

PRODUCT	DESCRIPTION
ASN	Amanah Saham Nasional or ASN was launched on 20 April 1981 by our former prime minister, Tun Hussein Onn. The objective of investment is to utilize a diverse investment portfolio for adequate capital growth and distribution income for unit holders. Furthermore, ASN provides dividends and profits to investors when market movements are favorable compared to fixed-priced products. The dividend of ASN shows an increase, such as 1.75% in 2023 compared to 1.66% in 2022. The dividend will be announced on the same day as ASB, which is on 31 December every year.
ASN Equity 2	The objective of the investment for this fund is to offer unit holders with a reasonable dividend yield and capital growth while managing risk by investing in a diverse portfolio of securities, primarily Malaysian equities, in compliance with the Guidelines, Deed, and relevant securities laws. This fund was established on 9 June 1999. It is open to potential investors who are interested in investing in capital growth and understand the risk over the medium term and long term. In addition, the period for medium term is three to five years while for long term is more than five years. The financial year concludes on 30 June every year.
ASN Equity 3	Amanah Saham Nasional Equity 3 or known as ASN 3 was launched on 17 March 2003. This fund aims to provide unit holders and their children with an investment opportunity that offers fair long-term growth and returns, meeting their immediate liquidity needs and helping them manage ongoing medical expenses. It means that this fund opens an opportunity for investors to invest in the healthcare sector in the long term. It is for people who are aware of the risks and advantages of investing, who want to increase their capital in the long term and for those who want to plan their finances for their medical bills. The fiscal year will end on 31 March every year.

ASN Equity 5	ASN Equity 5 was launched on 24 September 2018 where the objective of this product is to open an opportunity for investors to create a diverse portfolio, generating significant capital appreciation, and income distribution. In addition, the fund does invest in several industries such as the healthcare and utilities industry, telecommunication, property, financial, and information technology (IT). Therefore, the growth of this fund depends on the market demand toward the industry itself. Increasing the demand of the market will give a huge profit to the investor. The dividend of ASN Equity 5 will be announced on 30 September.
ASN Equity Global	ASN Equity Global was invented on 1 September 2021. The objective of this fund is to provide investors and opportunities for capital growth. To be specific, the risk of ASN Equity Global is quite high and ASNB already provides the guidelines for this product for investors. So, this product is not recommended for everyone. Basically, this product required a service charge whenever the investor wanted to withdraw their profits. It will be a 2% charge if they want to withdraw through online MyASNB apps or 5% charge if they do at any physical branches. The financial year of this product will end on 31 December every year.
ASN Imbang 1	ASN Imbang 1 was introduced on 16 October 2001 and the objective of this fund is to achieve capital growth over a medium-term to long-term period by reinvesting any distributions and investing in a balanced portfolio. There are service charges which are 1.75% charge if they want to withdraw through online MyASNB apps or 4% charge over the counter. The fiscal year ends on 30 November every year.
ASN Imbang 2	ASN Imbang 2 was invented on 17 March 2003. This fund aims for those who want to increase their wealth in the long term, and who are interested in budgeting for their educational expenses. There are service charges if the investor wants to withdraw their profit. The service charges are the same as ASN Imbang 2 which are 1.75% charge if they want to withdraw through online MyASNB apps or 4% charge over the counter. The dividend will be announced on 31 March.

ASN Imbang 3 Global	ASN Imbang 3 Global aims to offer investors a reasonable return through a well-diversified investment portfolio, focusing on income distribution, and capital gain. This fund was introduced on 16 September 2020. The service charges of ASN Imbang 3 Global are the same as ASN Imbang 1 and ASN Imbang 2. Therefore, the dividend will come out on 31 December every year.
ASN Sara 1	ASN Imbang Sara (Mixed Asset Conservative) 1 was launched on 17 March 2003. This fund aims to provide investment options that produce acceptable long-term returns, ensuring a steady income stream to support unit holders, their family members, and dependents in meeting any or all their retirement expenses. The service charges for this fund are 1.75% charge if they want to withdraw through online MyASNB apps or 3.5% charge over the counter. The dividend will be announced on 31 March.
ASN Sara 2	ASN Sara (Mixed Asset Conservative) 2 aims to provide investors with consistent income, liquidity, and opportunities for long-term capital growth. This fund was introduced on 24 September 2018. The service charges of this fund are 1.50% through online MyASNB apps or 3.5% charge over the counter. Therefore, the dividend will come out on 30 September every year.
ASN Sukuk	ASN Sukuk is the latest product that launched on 25 November 2022. The main objective is the fund primarily invests in a portfolio of Sukuk and other liquid Islamic assets to provide Unit Holders with opportunities for capital growth and consistent income. This fund is suitable for everyone, especially for beginners since it is Shariah compliant and not high risk since it will bring profits toward the investors unlike the other variable price product. The service charges for ASN Sukuk are quite low, which are 1% through online MyASNB apps or 2% charge over the counter. The fiscal year ends on 30 June every year.

2.6 SERVICES OF AMANAH SAHAM NASIONAL BERHAD

2.6.1 Estate Planning Instruments

ASNB provides a service of estate planning instruments which are Hibah Amanah and declaration of trust *(Pengisytiharan Amanah).* Hibah Amanah is a Shariah compliant estate management service that offers to Muslim Malaysian Unit Holders which adheres to Shariah law and incorporates the principles and hibah trust. Next, for declaration of trust or known as *Pengisytiharan Amanah* is a service that is provided by ASNB to non-muslim Malaysian Unit Holders. These two services refer to an individual giving a gift to someone else during their lifetime without expecting any return.

The terms and conditions for the donor are that the unit holders must be 18 years old and above. They also must have a minimum of 1000 units of investment balance in their account. It is limited to ten donees. Furthermore, an individual eligible to do Hibah Amanah and declaration of trust need to pay a registration incurred RM 180 during lifetime. Next, every year ASNB will deduct RM 10 through dividend as an administrative fee. There is an advantage to registering these services with ASNB. They have the authority to determine the exact amount that will be allocated to the intended recipient. A Letter of Administration or Grant of Probate is unnecessary if the parties involved have already registered for this purpose. So, this can eliminate the need for unitholders to attend court proceedings in person.

2.6.2 Wakaf ASNB

Wakaf ASNB offers a platform for ASNB unit holders to contribute their unit trust investments, ensuring a continuous influence of their contributions. The main investment will be the wakaf fund of the unit holder, and only the profits generated from this investment will be allocated to specific national wakaf programs that aim to support the growth of the community and the ummah. The minimum wakaf amount is RM 1000. The Wakaf ASNB project sectors are in terms of education, health, humanitarian mission, and community empowerment such as providing building houses for homeless and poor.

The benefit of Wakaf ASNB is that the wakaf donor is eligible to receive a 10% tax deduction of their aggregate income. The Minister of Finance's approval is effective from 1 January 2021 until 31 December 2025. Next, wakaf funds with an everlasting lifespan, combining various wakaf ideas and investments. This fund will consistently generate investment returns, which will be allocated to wakaf initiatives. Lastly, to register Wakaf ASNB, the unit holder can register through the online channels on MyASNB apps, or they can go to ASNB branches nationwide.

2.6.3 MyASNB Application

MyASNB application is an updated version that is provided by ASNB to make an online investment. The MyASNB online apps allow unitholders to conduct additional transactions involving easily and affordably any ASNB products. Currently, MyASNB apps provide some features such as Auto Labur, Transfer, and Switching. Investors have several options available through the MyASNB app. They can invest additional funds in any ASNB Unit Trust products without incurring any charges. Additionally, they can review the latest updates on their transactions, obtain account statements, and conduct redemptions.

Moreover, withdrawals from MyASNB applications are limited to a maximum of RM 2000 per month and the minimum amount of investment through online apps is RM 10. ASNB encourages the unit holder to retain their shares for a longer duration to fully maximize the benefits of the scheme. So now customers can easily withdraw cash without the need to visit and wait a long time at the ASNB branch or banks. But they must wait for the money to be deposited in the bank within one working day, from 2 p.m to 9 p.m.

3.0 TRAINING REFLECTION

3.1 DURATION

My internship period started on 12 August 2024 and went on until 24 January 2025 which is only 24 weeks. My working days at Amanah Saham Nasional Berhad Melaka (ASNB Melaka) are from Monday to Friday from 8.00 a.m. to 4.00 p.m. However, I usually return home around 5.30 p.m. due to the task and workload that I had to complete to facilitate the next day's operations.

3.2 DUTIES AND RESPONSIBILITIES

3.2.1 COUNTER AND CUSTOMER SERVICE UNIT

Figure 3: Reviewing, Arranging, and Scanning Documents

During business hours, I was attached to the customer service unit, and I need to make sure all the necessary documents for customers to fill out must be sufficient and complete at the meeter greeter. My colleague and I need to make sure all the forms must be printed and ready before customers go to the counter. Furthermore, I assist customers at the meeter greeter located at the entrance by helping them complete subscription and redemption forms, register MyASNB applications, and issue ticket numbers. Additionally, I will assist them in the kiosk if they want to register an ASNB account, check their account balance, update personal information, or do switching and deposit money using a debit card.

I also learned how to claim a family member's investment after passing, as well as the processes for registering or claiming Hibah Amanah and declaration of trust. This included understanding the required documents, the procedures to follow, the waiting periods depending on the amount involved, and what needs to be provided to finalize the process. As a result, I have gained a better understanding of how financial institutions manage and return investors' rights, as well as the reasons why some investors must comply with regulations.

After closing, I am responsible for reviewing all death claim documents to ensure that all required information and documents are complete. I am also responsible for scanning all the documents, including those from HQ and branch locations. Once the scanning is complete, I drag all the documents using FileZilla software. The following day, I will recheck to ensure that all documents have been submitted. Furthermore, I also checked the UH status for the investment balance confirmation form regarding a death claim amounting to over RM 10,000 in the ASNB account.

I was assigned to check and organize batching documents in the CIT Room. These documents consist of daily transactions, including redemption, subscription, registration, switching, khairat, and wakaf. My task is to ensure that each document is categorized based on the type of transaction involved. After completing the process, three designated officers will sign the batching document report. Every week, the batching documents are ready to be posted to PNB Imaging Centre at Kota Seriemas, Nilai Negeri Sembilan.

3.2.2 PERWARISAN UNIT

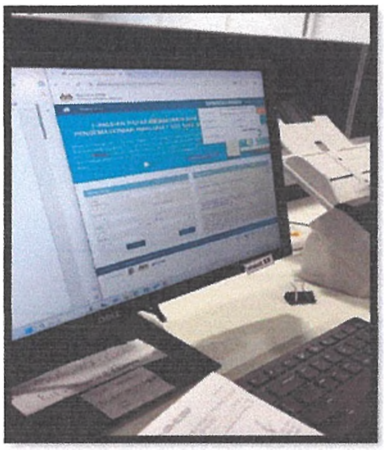

Figure 4: Submitting SKW Documents through E-Court

Next to my other responsibilities, I was also tasked with submitting every SKW involved in this batch to the civil court system known as E-Court. During this process, I had to scan each SKW along with a document from the Lembaga Hasil Dalam Negeri (LHDN) for endorsement by the civil court. Each endorsement costs approximately RM 43.00, which is paid by ASNB. Typically, it takes a few days to receive the endorsed SKW. Once I received it, I download the documents and upload it into ASNB's system called HPE Record Manager. Typically, it takes a few days to receive the endorsed SKW. Once I have them, I download the documents and upload them into ASNB's system called HPE Record Manager. It is essential to ensure that all endorsed documents are accurately reflected in our system. I do this by comparing the number of downloaded SKWs with those recorded in the system. Generally, there are no issues during this phase.

3.3 GAINS AND BENEFITS

During my internship, I received a monthly allowance of RM 1,000. Specifically, my allowances were deposited into our Amanah Saham Bumiputera (ASB) account on the 10th of every month. I am also granted one day of break during weekdays for every month where I am also allowed to carry forward during the upcoming months if I am not using it. Additionally, I receive free meals for breakfast and lunch during the entire dividend week. I feel fortunate to have a variety of choices during that week, which helps me save some of my allowance.

4.0 SWOT ANALYSIS

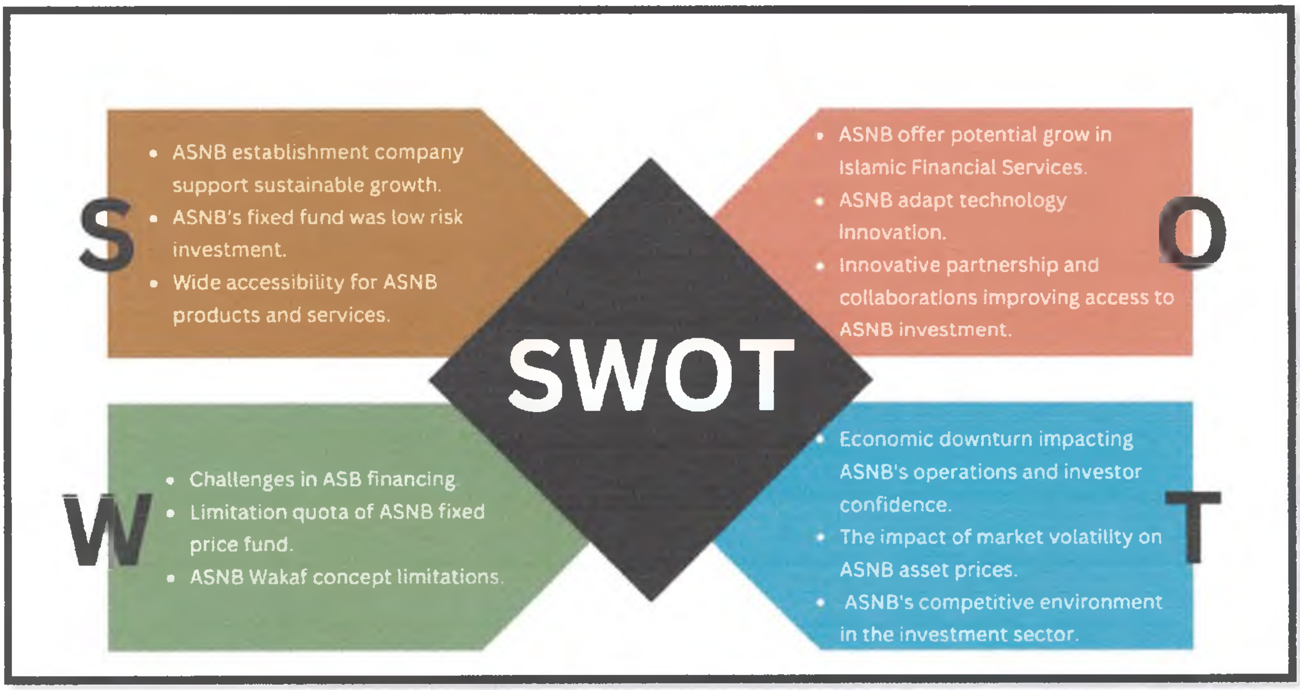

Figure 5: SWOT Analysis

5.0 DISCUSSION SWOT ANALYSIS

5.1 STRENGTHS

5.1.1 ASNB Establishment Company Support Sustainable Growth

Amanah Saham Nasional Berhad (ASNB) is a subsidiary of Permodalan Nasional Berhad (PNB) and PNB established on 17 March 1978. ASNB is known as a strength in its monopoly within the investment industry in Malaysia because this company only offers fixed price products. ASNB serves as the main channel for unit trust schemes aiming to encourage saving habits and financial literacy among Malaysians. When the ASNB is dominant in the market, it allows the company to offer highly competitive, low risk investment with stable returns, which refers to a wide range of investors, particularly those from lower- and middle-income statements. By offering a variety of products, ASNB helps individuals to achieve their wealth-building goals and savings. This is aligned with The National Strategy for Financial Literacy 2019-2023 which can enhance ASNB's role in promoting financial literacy (Pau & Ong, 2020).

ASNB offers 17 products which have six fixed prices and 11 variable prices. Every product is designed based on a different portfolio that meets a range of investor preferences and financial goals. The fixed price funds are suitable for the investors who are risk averse or for those who seek steady returns. On the other hand, the variable price funds provide opportunities for the potential investor who seeks high returns by taking advantage of market factors. The variable price funds are appropriate for people with high-risk tolerance or long-term investment objectives.

5.1.2 ASNB's Fixed Fund Was Low Risk Investment

ASNB has six fixed price funds consisting of ASB, ASB 2, ASB 3 Didik, ASM, ASM 2 Wawasan, and ASM 3. ASB, ASB 2, ASB 3 Didik are only available for Bumiputera while ASM, ASM 2 Wawasan, and ASM 3 are open for both Bumiputera and non- Bumiputera. The fixed price funds are not a capital guaranteed or capital protected fund under the guidelines. This is because the funds are priced at RM 1 per unit. For example, if the investor invests RM 500 in ASB, the amount will remain and in fact, it will increase because of receiving dividends every year.

In addition, this fund is a very attractive choice because it is for those who are seeking a reliable and safe investment option with consistent dividend. There is no price volatility since the prices of these unit trust funds are RM 1 per unit. This is because the funds are liquidity, so investors can quickly redeem their units similar to saving accounts. Therefore, while maintaining the same level of risk and liquidity, investors tend to buy fixed price unit trust compared to savings accounts and fixed deposits because they are getting higher returns (Md Samsudi, 2023).

5.1.3 Wide Accessibility for ASNB Products and Services

Investment opportunities are available even in rural areas due to the organization's wide geographic reach. All the products can be accessed through ASNB agents such as Maybank, CIMB Bank, RHB Bank, BSN, and Pos Malaysia or they can go to physical branches. ASNB operates 32 branches nationwide and a network of ASNB agents which create almost 2,700 branches. Furthermore, ASNB has embraced digital platforms that allow investors especially for tech-savvy individuals to access MyASNB platforms or through applications such as MAE, RHBNow, CIMBClicks, or AffinAlways. In MyASNB provided many features to access such as Auto Labur that function for automatic investment, checking account balance, or do redemption and subscription. All these services in MyASNB application are free of charge (ASNB Academy, 2023).

Besides, if the beginner investor wants to invest in ASNB, they can easily enhance their investment knowledge by exploring detailed product portfolios through the ASNB website. Each product has comprehensive details that include its investment objectives, performance history, risk tolerance, and eligibility requirements. Everything about ASNB investment is easy to access, so there is no need to wait in long queues or parking hassles. Therefore, with only RM 10 required to register a new account, the product's price enhances accessibility and fosters participation from individuals across all economic backgrounds.

5.2 WEAKNESSES

5.2.1 Challenges in ASB Financing

ASB Financing is an alternative strategy to invest in ASB other than cash investment. The ASB Financing is offered by ASNB's agent banks for the investors who meet the bank's requirements. But this presents several difficulties even if it offers an accessible investment option for the individual with limited capital. The beginner needs to study about the ASB financing risks at a website or go to a selected bank to get some advice. Investors will face several risks and one of them is that dividends are not fixed because the dividend depends on the economic situation. Next, ASB Financing is exposed to financing rate risk because the current funding rate is influenced by the changes in the overnight policy rate (OPR) (ASNB, 2024).

The main problem is when people face the risk of overleveraging. This situation occurs when the returns on ASB investment are insufficient to cover the principal and interest on the loan. This is because the interest of the financing is too high, and the returns are low. So, this can lead to financial distress particularly when there is an economic downturn and results in a lower return than expected. Moreover, the financing's interest payment adds an extra financial strain, which could reduce the overall profitability of the investment if the loan interest rate is high. This also occurs when investors lack proper planning or over commitment. So, an individual's financial objectives may not be achieved if they withdraw dividends for dividend rolling or other purposes (ASNB, 2024).

5.2.2 Limitation Quota of ASNB Fixed Price Fund

ASNB is facing significant challenges due to limited quotas on fixed price such as ASB, ASB 2, ASB 3 Didik, ASM, ASM 2 Wawasan, and ASM 3. The products such as ASB and ASB 2 have a maximum subscription limit of RM 300,000 for Bumiputera. While ASB 3 Didik, ASM, ASM 2 Wawasan, and ASM 3 have no limit but are subject to the remaining fund units. The investor needs to go to the counter and ask the officer about the quota. These limitations might frustrate potential investors who want to contribute more but are unable to do so. This limitation not only hinders certain investors' ability to fully engage with these investment funds, but it may also discourage those who are looking for more flexible investment options.

In addition, certain ASNB funds implement a quota system specifically for non-Bumiputera investors that require them to wait for an available quota to invest. This creates a first-come, first-served environment where early access is important. If investors do not act quickly when the quota is available, they risk missing an opportunity to invest in their chosen funds. Consequently, the restrictive quota system for non-Bumiputera investors may lead them dissatisfaction, prompting them to explore and choose other funds that offer more accessibility and fewer restrictions.

5.2.3 Wakaf Concept Limitations

ASNB Waqf is one of the services that ASNB unit holders can contribute to their unit trust investments, ensuring that their contribution continues. So, the minimum Waqf contribution requirement under ASNB is RM 1,000. It presents several challenges in promoting this program regarding accessibility and inclusion (ASNB, 2024). One of the main issues is the exclusion of people from low-income groups. Many of them may not have the financial flexibility to meet the minimum requirements because RM1,000 is a large amount to them. As a result, most people who are eager to get involved in Waqf for its charitable and spiritual benefits are unable to contribute.

Moreover, ASNB risks losing the opportunities given to foster a giving culture because of discouraging small contributions. Many investors are willing to contribute smaller amounts and frequent contributions, but a high minimum contribution can completely discourage them from making Waqf. These limitations can restrict the pool of potential contributors and ultimately reduce the total amount of funds that can be collected for Waqf purposes. As a result, when smaller contributions are pooled together, it leads to significant outcomes. Ignoring this group of people can miss the opportunity to build a stronger sense of community in supporting the Waqf program.

5.3 OPPORTUNITIES

5.3.1 ASNB Offer Potential Grow in Islamic Financial Services

ASNB offered a significant opportunity to provide individuals and families with a structured and Shariah-compliant approach to wealth management and social contribution. The primary objective of Islamic products is to help investors achieve their financial goals based on Islamic compliance and ensuring that all financial transactions align with ethical and religious funds. These Islamic products are monitored by the PNB Shariah Advisory Panel, ensuring that the product comply with Shariah principles and fostering confidence among Muslim investors (ASNB, 2024).

The Islamic products that are offered by ASNB are Waqf and Hibah Amanah. Wakaf ASNB is a concept that will receive contributions from the investment returns of the wakaf fund. The wakaf fund allows investors to support sustainable charitable and community projects, as the principal amount of RM1,000 remains intact, continuously generating investment returns for years to come. On the other hand, Hibah Amanah is an inheritance service aligned with Shariah compliant for ASNB unit trust to ease the estate distribution after death. Today, people tend to seek Islamic products, making wakaf ASNB and Hibah Amanah the best solutions. This allows the individuals to engage in charitable activities through long term investment return and ensuring smooth estate distribution aligned with Islamic values.

5.3.2 ASNB Adapt Technology Innovation

ASNB has introduced payment options through E-wallet to make its services easier to use and accessible for a wide range of investors. The investors can make transactions via Boost, MAE by Maybank, GrabPay, and Touch ‘n Go (TNG) e-Wallet. The investors can use many alternatives to make subscriptions at the physical branch. So that investors can use their smartphone to complete their transactions quickly and efficiently. These systems are user friendly and secure for investors to manage their investments.

Moreover, by introducing e-wallet payment methods, ASNB has embraced technological innovation through Robo (RIA) in MyASNB application, an automated investment that makes investing easier and faster through innovative technologies. Despite requiring human involvement, Robo (RIA) features will suggest the ideal investment portfolio based on investor's risk tolerance. This feature is also suitable for the investor who maintains a disciplined investment approach. Therefore, the implementation of ASNB’s e-wallet payment and Robo (RIA) automation demonstrates its determination to leverage technology to make investing easier, simpler, faster, and more convenient for investors (Fintech News Malaysia, 2024).

5.3.3 Innovative Partnership and Collaborations Improving Access to ASNB Investment

TNG Digital Sdn. Bhd. (TNGD) announced partnership with Amanah Saham Nasional Berhad (ASNB). This collaboration makes TNGD the first e-wallet agent in Malaysia to offer investment in ASNB unit trust via Touch 'n Go eWallet (TNG Digital Sdn.Bhd., 2023). But there is an updated partnership with other e-wallet companies such as GrabPay, MAE by Maybank, and Boost. This collaboration makes investing more convenient, especially for younger, tech-savvy investors who are familiar with using e-wallets for everyday transactions. Investors can easily invest in ASNB funds directly from their e-wallets application. In addition, to enhance ASNB's achievements, this collaboration transforms the e-wallet into a flexible financial platform that provides more than payment options by introducing opportunities into digital finance.

ASNB has appointed Meerqeen as an ambassador. He is a personality and actor who will collaborate with ASNB to promote its investment products and services. He aims to educate his followers about the benefits of personal financial management with valuable investment opportunities through webinars and engaging content (PNB, 2024). This collaboration may include exclusive incentives to attract new investors, helping ASNB to expand its reach, particularly among younger, tech-savvy individuals, while also fostering confidence and generating interest in its investment products.

5.4 THREAT

5.4.1 Economic Downturn Impacting ASNB's Operations and Investor Confidence

During a recession, it could negatively impact ASNB's operations and investors' trust. So, it will influence the purchasing power of investors and the overall economy. Inflation typically serves as a general indicator that reflects the overall rise in prices or the increasing cost of living in a country (Oner, 2024). Therefore, when the price of goods and services increases, the value returns from ASNB's unit trust funds may fall behind the cost of living. This can cause the investor to feel that their investment is not producing enough returns. As a result, it could reduce investor's confidence and encourage them to withdraw their funds in seeking other unit trust companies.

Inflation is triggered by an increase in the overnight policy rate (OPR) set by Bank Negara Malaysia. When OPR rises, the borrowing cost will increase. So that the loans become more expensive, and less disposable income is available for individuals and businesses, potentially resulting in a reduction in the amount of funds available for investments. Consequently, rising in OPR may also create a more challenging economic environment, which could affect ASNB's investment performance (Lau, 2024). The combination of decreasing investment inflows and economic distress could influence the company ability to maintain competitive returns and confidence from investors.

5.4.2 The Impact of Market Volatility on ASNB Asset Prices

Market volatility often leads to variable asset prices during the economic downturns caused by global crises such as US selection 2024 and the ongoing conflict between Russia and Ukraine. The US is the greatest economy in the world that has a big impact on international trade, technology, finance and geopolitics. The stock prices, bond rates, and commodity prices will fluctuate due to uncertainty about the future of the US economy (Othman, 2024). Besides, the continuous conflict between Russia and Ukraine war significantly affects the international market prices, especially in trade, commodities, and energy supplies such as fuel (Aman, 2022).

Moreover, On 31 July 2024, the assassination of Hamas leader Ismail Haniyeh in Tehran created tensions in the Middle East, leading to global crisis, especially on oil price rises and commodity markets (Sugihartono, 2024). Since Malaysia is dependent on imports of crude oil, higher prices are likely to be passed on to consumers and businesses. In addition, increased geopolitical uncertainty may also affect investor confidence and trade agreements. This arises as an outcome of companies delaying investment decisions and individuals generally reducing non-essential expenditure during uncertain times (Kaya, 2024).

5.4.3 ASNB's Competitive Environment in the Investment Sector

In Malaysia, there are many investment companies that compete with ASNB such as Kenanga Investor Berhad and Public Mutual. One significant challenge that ASNB faces is from the diversification of products. Kenanga Investors Berhad is a financial services company that offers investment banking, equity broking, Islamic banking, and wealth management (Kenanga Investment Berhad, n.d.). This investment company offers a variety of investment alternatives such as unit trust and exchange-traded funds (ETFs). ETFs is the fund that tracks an index in real time and is listed in stock exchanges for trading (Kenanga Investment Berhad, n.d.). These funds are low cost, flexible, and easy to access to diversification. Kenanga company offers higher dividends than ASNB company, which may lead investors to pursue diversification and seek better returns.

Employees' Provident Fund (KWSP) is the biggest threat for ASNB especially regarding dividend rates. It can be proven that starting from 2020, KWSP consistently offers higher dividend returns in the range 5% to 6% compared to ASB fund dividend rates which only reach 4% to 5%. However, it is a new phenomenon because, before 2020, the ASB dividend rate was always higher than the EPF dividend rate (Bernama, 2023). For example, in 2018, the dividend rates for conventional KWSP were 6.15%, whereas ASB offered 7% (StashAway Malaysia, 2024). The establishment of KWSP and ASB have different purposes. KWSP manages a significantly larger fund compared to ASB. This larger scale gives KWSP greater leverage and the opportunity to invest in high-yield projects or negotiate favourable terms which can build returns (Jalil, 2024). In contrast, although the ASNB fund is substantial, it focuses primarily on local investments and operates on a smaller scale which limits its exposure to high return opportunities.

6.0 RECOMMENDATIONS

6.1 TOWS ANALYSIS

INTERNAL / EXTERNAL	STRENGTHS 1)ASNB establishment company support sustainable growth. 2) ASNB's fixed fund was low risk investment. 3)Wide accessibility for ASNB products and services.	WEAKNESSES 1)Challenges in ASB financing. 2) Limitation quota of ASNB fixed price fund. 3)ASNB Wakaf concept limitations.
OPPORTUNITIES 1)Enhancing Growth Potential in Islamic Financial Services. 2)ASNB must adapt technology innovation. 3)Innovative partnership and collaborations improving access to ASNB investment.	**SO STRATEGIES** 1)Utilize monopoly investment industry to expand Shariah compliance (S1, O1) 2)Enhance digital accessibility through technology integration (S3, O2)	**WO STRATEGIES** 1)Leverage technology to track quota of funds in real time (W2, O2) 2)Encourage Wakaf contributions through flexible donation options (W3, O3)
THREATS 1)Economic downturn impacting ASNB's operations and investor confidence. 2) The impact of market volatility on ASNB asset prices. 3)ASNB's competitive environment in the investment sector.	**ST STRATEGIES** 1)Promote low risk investment during economic recession (S2, T1) 2)Leverage monopoly position to maintain price stability (S1, T2)	**WT STRATEGIES** 1) Community engagement campaigns to build trust and confidence investors (W1, T1) 2)Revise quota policy to enhance investors flexibility (W2, T3)

6.2 SO STRATEGIES

6.2.1 Utilize monopoly investment industry to expand Shariah Compliance (S1, O1)

The SO strategy of utilizing the monopoly investment industry to expand Shariah compliance. Nowadays, people tend to focus more on Islamic products, so financial institutions, particularly the investment industry must have Shariah compliance awareness. The increased awareness and demand for ethical investment practices among Muslims investors present a good opportunity for ASNB to leverage its position as a trust in the investment industry. For example, to increase people's awareness about Shariah Compliance products and services, ASNB needs to organize educational seminars and workshops. Additionally, collaboration with religious authorities such as Majlis Agama Islam Wilayah Persekutuan (MAIWP) or public awareness programs can enhance awareness and confidence in these products while strengthening investor relationships.

6.2.2 Enhance digital accessibility through technology integration (S3,02)

The digitalization trend in financial services can be enhanced by utilizing digital accessibility through technology integration. By leveraging its strong brand image and established customer base, ASNB can apply complex digital solutions that can increase user experience and service availability. This integration not only meets the rising demand for digital finance, but it also establishes the company as a financial technology pioneer. Moreover, implementing advanced methods such as data analytics, artificial intelligence (AI), and chatbot help centre can assist the company in personalising its investment advice and improving the customer service reliability. Therefore, to build confidence and encourage participation, the investor needs to have features like real-time updates, protected transactions via the internet, and educational content on digital platforms.

6.3 WO STRATEGIES

6.3.1 Leverage technology to track quota of funds in real time (W2, O2)

ASNB can overcome its limitations of fund quota by utilising advanced technology to monitor and display fund availability in real time. This strategy allows the investor to capitalize on the increasing popularity of digital tools in the financial industry while reducing investor dissatisfaction caused by quota restrictions. So, investors can track the availability of quota especially ASM, ASM 2 Wawasan and ASM 3 funds without having to go to a physical branch. For example, ASNB needs to introduce advanced features such as real time financial news and updates, providing daily graphs that highlight the movement of price from time to time for variable price funds and interactive educational resources to help the investor, especially beginners, to get access to their investment journey.

6.3.2 Encourage Wakaf contributions through flexible donation options (W3, O3)

To overcome the problem of limitations with the wakaf concept, ASNB can encourage Wakaf contributions through flexible donation decisions due to the challenges of high minimum commitment requirements. ASNB can make Wakaf more available to a large group of people, particularly those from low-income groups who might find it difficult to contribute RM 1000 minimum. For instance, ASNB must create a campaign where investors can contribute wakaf as low as RM 10. Moreover, integrating this flexibility with digital platforms can improve efficiency and encourage consistency of contributions. So, investors may find it more convenient to make consistent wakaf donations if ASNB provided automated recurring payment methods through their online portal or mobile app. Therefore, by improving the current wakaf system and fulfilling the rising need for Islamic financial products, ASNB can foster an open-minded mindset while also enhancing its reputation as a socially responsible and inclusive investment platform.

6.4 ST STRATEGIES

6.4.1 Promote low risk investment during economic recession (S2, T1)

During the economic downturn, this is an opportunity for ASNB to offer reliable investment options by promoting low risk investment such as fixed price funds, which provides a stability and consistent return when market volatility increases. When an economic downturn occurs, investors, especially the risk averse investor, tend to seek safe financial instruments to protect their funds. ASNB should focus on the tactics that bring in investors who are seeking stability during unpredictable times to solve the issues caused by market fluctuations and generate growth prospects. The strategy that ASNB can apply is promoting the stability and consistency of ASNB's unit trust funds. ASNB must put an effort in marketing and promotion for unit trust funds to gain the trust and confidence of investors. For instance, ASNB can organize webinars, seminars, and social media campaigns that highlight the advantages of investing in unit trust funds especially during chaotic times. The seminars are very important to make investors easily understand the information about investment that may attract cautious investors searching for secure solutions.

6.4.2 Leverage monopoly position to maintain price stability (S1, T2)

As one of the most trusted investment companies in Malaysia, ASNB plays a leading role in providing accessible and dependable investment options, especially through fixed price funds. So, the company can use its dominant market position and monopoly in fixed price unit trusts to maintain price stability and increase investor confidence. Moreover, ASNB can play its role in promoting economic resilience by ensuring the reliable returns for the investors. This approach helps to attract the risk averse investor who will withdraw their fund or seek another investment platform, thereby enhancing investors loyalty. To create customized investment plans, ASNB can work with financial advisors to appeal to investors looking for personalized solutions. Therefore, when investors have met their needs, ASNB can attract new investors and improve its market position.

6.5 WT STRATEGIES

6.5.1 Community engagement campaigns to build trust and confidence investors (W1, T1)

ASNB should focus on tactics that lead investors to seek stability in uncertain times to resolve issues caused by market volatility and generate growth prospects. A strategy that ASNB can use is to promote the stability and consistency of ASNB unit trust funds. ASNB must work in the marketing and promotion of unit trust funds to gain the trust and confidence of investors. ASNB can organize workshops, webinars and outreach programs to help investors make informed decisions, manage risk and avoid over-leveraging during recession. Collaborating with local organizations or universities helps to extend reach to younger and underrepresented areas, maintaining ASNB's reputation as a socially responsible and reliable financial partner. ASNB can enhance its reputation and increase investor confidence while maintaining trust in its brand through ongoing community-focused initiatives, regardless of external economic constraints.

6.5.2 Revise quota policy to enhance investors flexibility (W2, T3)

The ASNB can increase investor adaptability and competitiveness by changing the quota of fixed price funds. The existing limitations which limit the maximum subscription for fixed price funds may discourage investors seeking more diverse investment alternatives. For instance, ASNB needs to implement a tiered quota system that affects limitations based on investor characteristics such as investment history, loyalty, or performance of the fund. This strategy may encourage targeted investors such as long-term or high value investors while providing fair access to new investors. Moreover, ASNB may consider temporarily reducing quota limitations during times, such as marketing campaigns to promote increased participation and mitigate the risk of competition from competitive threats such as Kenanga Investors Berhad or Public Mutual.

7.0 CONCLUSION

In conclusion, ASNB Melaka is constantly trying to provide a good service toward their investors. ASNB is a large and well-known company with a lot of knowledgeable and skilled employees, who might be relevant in the market if they consistently maintain their strength and offer the best service that customers can utilize. Due to the appropriate plans made by the top management, the company may be able to compete not only with regional financial institutions but also with international financial institutions that offer comparable products, such as Kenanga Investor Berhad, Public Mutual and Global Investment Limited Ltd. Even though some of the strategies implemented previously by ASNB's top management did not go on the right path, it does not mean the company is not good at it. It might require a longer period for the investors to receive better outcomes, suits well with almost every product objective that asked the investors to invest in a long period.

Furthermore, I have grabbed many experiences in completing tasks at ASNB Melaka. I gained exposure to the working world, and I have also learned how to deal with customers. During my internship, it helped me to develop my communication skills since every day I will assist and communicate with new people. Consistent engagement with customers significantly improved my communication skills, transforming my previous weakness into a strength. Besides, I have been assigned with administrative task such as scanning welfare and death documents and arranging batching documents after closing. I gained expertise in organizational skills, attention to detail, and the value of keeping accurate records from this assignment and all of these are important in a work environment.

Finally, industrial training can bring knowledge and great experience for me to build my future career. Working experience in big industry can enhance my skills and confidence especially when dealing with customers. I really believe that internship programs may assist students grow in their expertise, critical thinking, and confidence so that they can interact with people and contribute to the organization as well as community.

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APPENDICES

A1. Customer Service Department

A2. Death and Welfare Claims

A3. Checking and Arranging Batching Documents

A4. Administrative Department

A5. ASNB DAY

A6. KPP Programs

A7. Photo Session At Balai Bomba Bukit Katil Melaka *For "Latihan Kebakaran"*