



UNIVERSITI TEKNOLOGI MARA

**A STUDY ON THE AWARENESS OF BUMIPUTRA
TOWARDS THE PARTIAL CONCEPT OF
FINANCIAL PLANNING
IN TERMS OF INVESTMENT IN UNIT TRUST FUNDS
PROVIDED BY PNB**

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Cik,

SUBMISSION OF PROJECT PAPER

With reference to the above matter, I hereby enclose the final project paper entitled '*A Study On The Awareness Of Bumiputra Towards The Partial Concept Of Financial Planning In Terms Of Investment In Unit Trust Funds Provided By PNB*' for your kind perusal.

I hope that this project paper will meet the requirement of this subject.

Thank you,

Yours sincerely,

(Yusaini Bin Yahya)
2000346679

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CHAPTER ONE

1.0 INTRODUCTION

1.1 Permodalan Nasional Berhad

'Permodalan Nasional Berhad' or PNB was incorporated on March 17, 1978 with the role as one of the government's instrument in proceeding with the execution of the New Economic Policy. The goal is to promote share ownership in the corporate sector among the Bumiputra, and develop opportunities for suitable Bumiputra professionals to participate in the creation and management of wealth.

Through PNB, substantial shares acquired in major Malaysian corporations from funds provided by 'Yayasan Pelaburan Bumiputra' or Bumiputra Investment Foundation were transferred to a trust fund and sold to the Bumiputra in the form of smaller units.