

**UNIVERSITI TEKNOLOGI MARA**

**STUDY ON  
UNDERSTANDING AND  
PERCEPTION AMONG ACIS  
STUDENTS OF UITM  
PUNCAK ALAM TOWARDS  
ASNB INVESTMENTS**

**SITI NURZAKIAH BINTI MOHD SALIHIN**

**Dip.**

December 2019

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Academic Writing submitted in partial fulfilment of the requirements for the  
degree of

**Diploma in Muamalat**

**Academy of Contemporary Islamic Studies**

December 2019

## AUTHOR'S DECLARATION

I declare that the work in this academic writing was carried out in accordance with the regulation of Universiti Teknologi MARA. This study is the original one using my own work except indicated or acknowledged or referenced work. This writing has not been submitted to any other academic institution or non-academic institutions for any degree or qualification.

I, hereby, acknowledge that I have been supplied with the Academic Rules and Regulations for Under Graduate, Universiti Teknologi MARA, regulating the conduct of my study and research.

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## ABSTRACT

ASNB is one of the investments that under the unit trust fund investment that established in 1979. It's a wholly-owned subsidiary of *Permodalan Nasional Berhad* (PNB). This fund is only eligible to Malaysian Bumiputera. The fund objective is to generate long-term, consistent and competitive returns to the Unitholders whilst ensuring the preservation of capital at minimal risk tolerance level. ASNB has two types of funds under its management – fixed price funds and variable price funds. At this moment, ASNB consists 14 unit trust funds such as ASB, ASB2 and ASN. Amanah Saham Bumiputera (ASB) fund was launched on the 2<sup>nd</sup> of January 1990. This fund is only eligible to Malaysian Bumiputera. ASB is an income equity fund with a fixed price per unit at RM1.00. It is also a capital guarantee fund. The maximum investment for each adult eligible individual is limited to RM200,000. Since launched in 1990, ASB is one of the best performing funds under PNB management.

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