

Executive summary

As we know bank is a financial institution that accepts deposits from the public and creates credit. Lending activities can be performed either directly or indirectly through capital markets. Due to their importance in the financial stability of a country, banks are highly regulated in most countries. Most nations have institutionalized a system known as fractional reserve banking under which banks hold liquid assets equal to only a portion of their current liabilities. There are many products that BSN offered. For example, loans (mortgage, personal loan, business loan, ASB, hire purchase), SSP, BSN Junior, Sijil Simpanan Tetap and many more.

BSN have very wise target market. We offer our product to all level of ages. Too much benefit that people can get from BSN. Therefore, BSN have their own selling proposition such as the location. As we can see, BSN have their own benefit where people from suburban can easily fulfil their needs to have their transaction. Usually, others bank less in suburban places. People in suburban trust BSN more compared to others bank because we care so much about people in suburban. However, people in urban places are also interest with our product because our benefit can encourage people to make their own savings instead of get the bonus from our bank.

COMPANY DESCRIPTIVE

1.1 History of the establishment

BSN was incorporated on 1 December 1974 under the Minister of Finance at that time, Tengku Razaleigh Hamzah. With its incorporation, BSN has taken over all the duties and responsibilities of the Post Office Savings Bank.

BSN's mission is to encourage savings, investments and smart financial management among Malaysians to increase their quality of life. BSN has more than 5,100 employees, 382 branches and 621 automatic teller machine (ATM) nationwide. BSN has more than 7 million customers spread throughout the length and breadth of the country and with savings of more than RM 8 billion. BSN is continuously enhancing its services as well as expanding its range of products for the benefit of its customers. BSN's main products include Personal Financing, mortgage loans, Premium Saving Certificate (SSP), Islamic Banking Scheme, Giro Savings Account, BSN Matrix and Matrix-i Debit Card as well as VISA and MasterCard credit card.

The BSN logo has been revitalised to better reflect our role and function in today's Malaysia. While staying true to the original logo's strength and equity, it has evolved to feature a friendlier, more vibrant and contemporary look. A customised logotype has been created to provide a more stylish and progressive flair to the logo. The letters 'BSN' have been retained in capital letters to signify solid strength and stability. The money tree symbol, also known as 'pohon pitis', represents growth and wealth. The 'pohon pitis' symbol is an adaptation of the one made of tin metal bearing 13 coins issued by Sultan Muhammad IV of Kelantan in 1903 when it was still a tributary state of Siam. The coin or 'pitis' which in local Kelantanese dialect means money, was one of the denominations in circulation in Kelantan until 1920. The 'pohon pitis' is retained but modified with a modern graphic treatment and the number of coins on the tree has been increased from 13 to 14 coins to represent all of Malaysia's states and federal

territories. This shows that BSN serves every state and territory and everyone in the nation has easy access to the Bank's services. The logo colours have also been changed to a fresh teal and white to symbolise trustworthiness and reliability

'Bank Simpanan Nasional represents a new way in our efforts to instill thrift so that the people will be encouraged to save their money. It will maintain the high standards of the Post Office Savings Bank and at the same time bring several changes in keeping with present time. I hope that with the launching of Bank Simpanan Nasional today, it will develop as a major saving institution and will expand the savings campaign of the government, an anti-inflationary move and quicken the pace of national development. Therefore Bank Simpanan Nasional has an important role in the lives of the people and National Development.' -**YAB Tun Haji Abdul Razak Bin Hussein**-

The Bank Simpanan Nasional Act (Akta BSN), was introduced in 1974 to enable the transfer of the management power from the Postal Services Department to a Board of Directors, which led to the official establishment of BSN on 1 December 1974. BSN was then officially launched on 5th December by YAB Tun Haji Abdul Razak Bin Hussein, the Second Prime Minister of Malaysia. BSN's objective has always been to encourage the development of savings and investment among Malaysians from all walks of life, towards improving the economic welfare of all Malaysians. Today, we continue on our quest by offering even more products, services and ready facilities – ensuring easy access even for those living in rural or remote areas. The holistic rebranding exercise in 2015 was a timely enhancement for BSN after 40 years; refreshing and transforming its image to a more modern and customer friendly bank that provides "A Better Life within Your Reach".

The rebranding encompassed transformation of physical and philosophical aspects, as well as improvements in operations and service quality. This includes the introduction of Malaysia's first Virtual Teller Machines (VTM) in December 2015, pioneering a new advancement where customers at busy branches can be served by bank tellers from less busy branches. This drives productivity and increases

customer satisfaction at the same time. The refreshed BSN brand expresses BSN's aim to provide an easily accessible integrated platform of financial services and infrastructure for our customers, anchored in sound financial management that has withstood the test of time. By innovatively providing every Malaysian an equal opportunity to enjoy a better life, BSN continues to uplift the economic well-being of Malaysian, ensuring "No Malaysian is Left Behind".

1.2 Vision and Mission

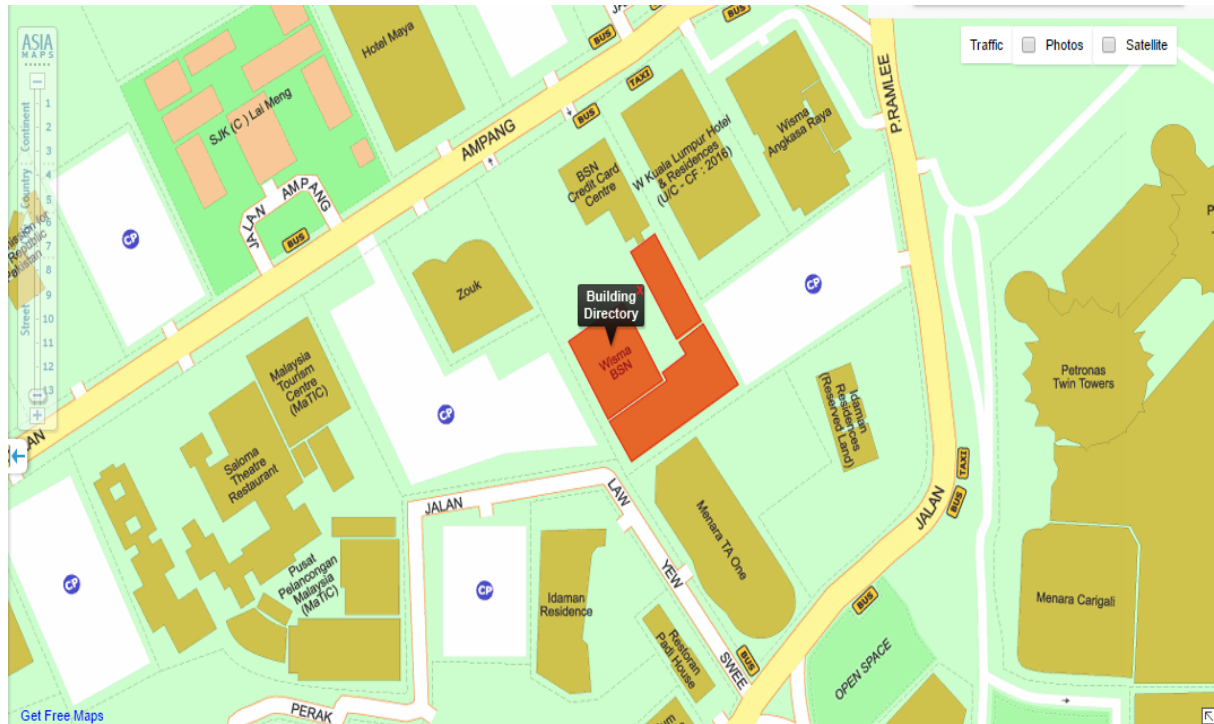
➤ **Vision**

- No Malaysian Left Behind

➤ **Mission**

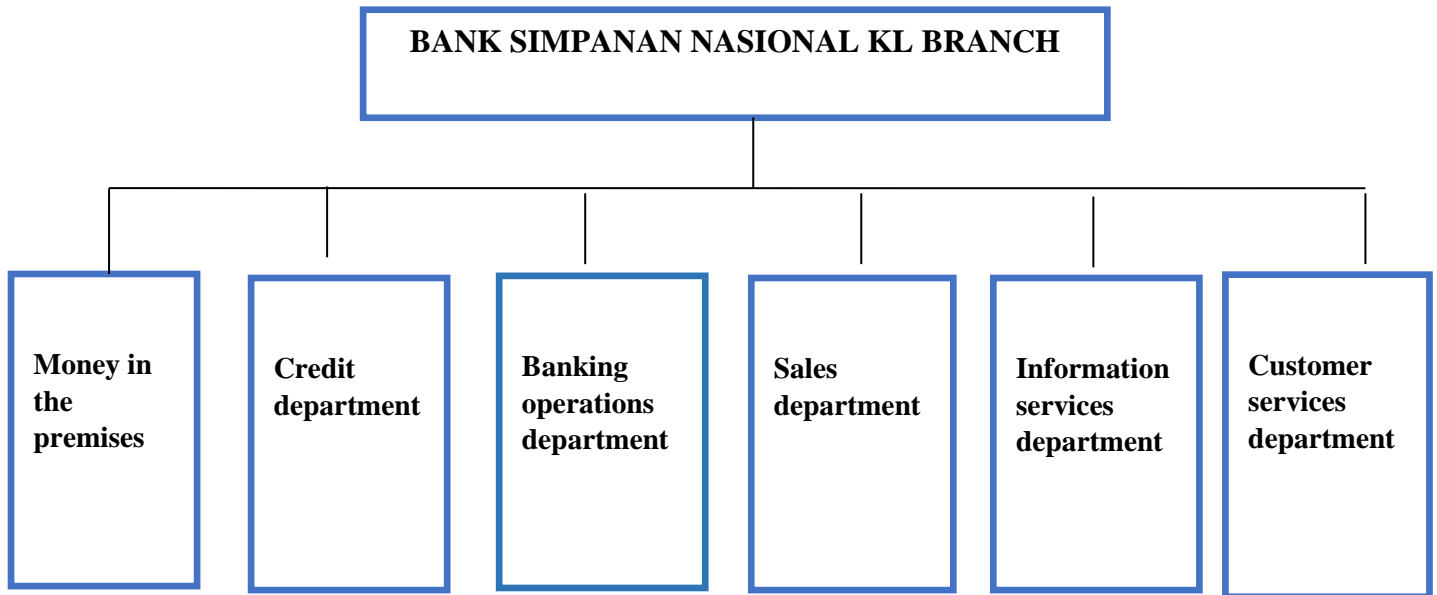
- Our mission is to build lifelong and meaningful relationships with our customers to ensure they continue to access a better life by:
 - » Providing the means for savings and investments by the general public with a comprehensive range of banking services.
 - » Promoting and mobilising savings, particularly from small savers.
 - » Inculcating the habit of thrift and savings.
 - » Utilising the funds of the Bank for investment including financing of economic development of the nation.

1.3 Road map

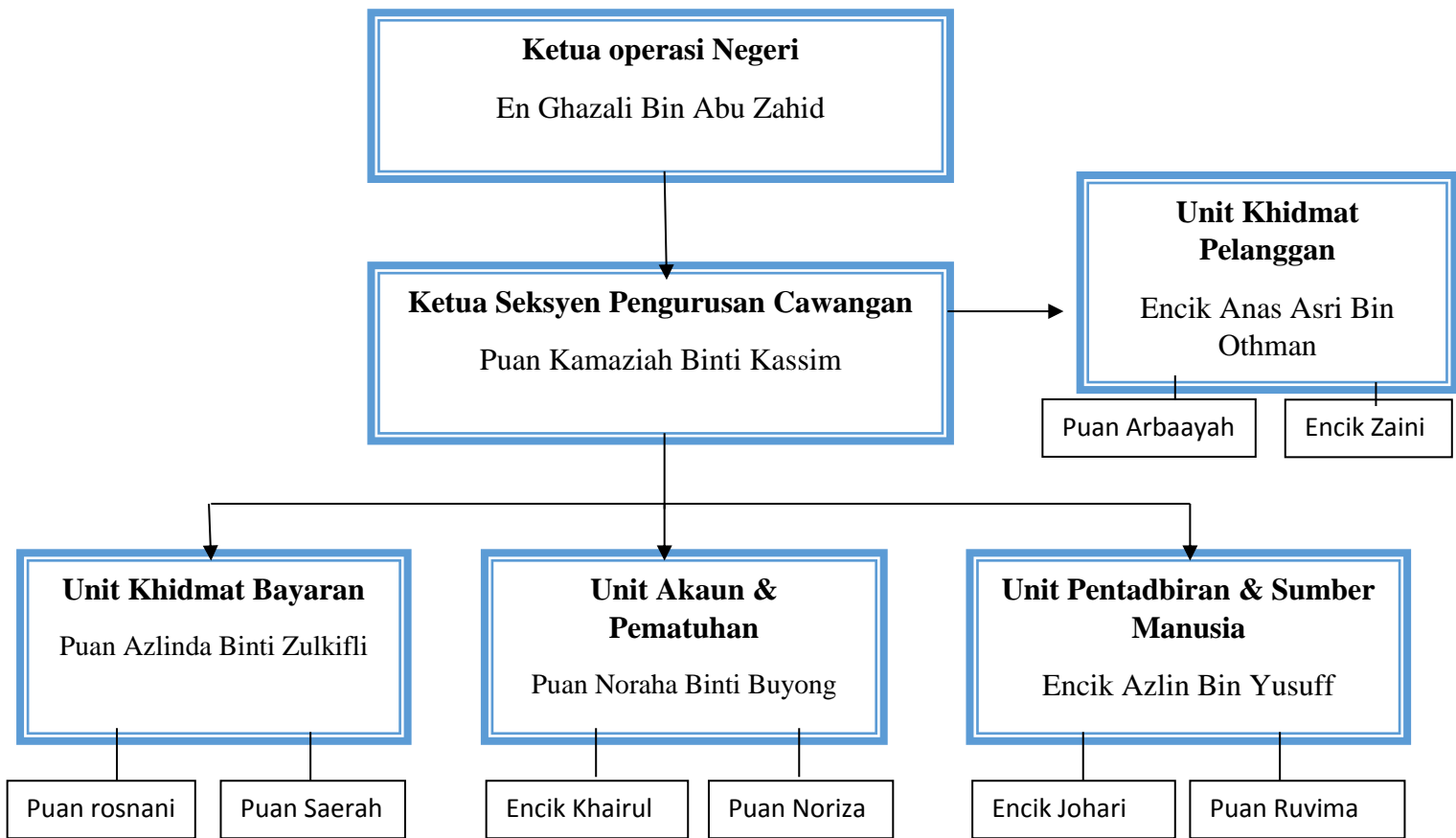


1.4 Organizational chart

1.4.1 ORGANIZATION STRUCTURE OF BANK SIMPANAN NASIONAL (BSN)



1.4.2 ORGANIZATION STRUCTURE OF KUALA LUMPUR BRANCH (BSN)



1.4.3 ORGANIZATION STRUCTURE OF DEPARTMENT

Organization Chart of Bank Simpanan Nasional KL branch



1.5 Firm's Distinctive Competence

- BSN brought in Malaysia's first Virtual Teller Machine to enable easier banking access round the clock.
- BSN rebrands ourselves as the bank that leaves no Malaysian behind and launches a whole new contemporary look to complement its suite of products and services that caters to modern needs.

PRODUCT, SERVICES AND FACILITIES OFFERED

2.1 Product and Service offered

- Banking line have many products. These are some product and services that offered by BSN.

2.1.1 Products

A. BSN SSP

Be one of the BSN SSP millionaires. More than 1,000 winners will be announced every month to win prizes through BSN SSP.

Features & Benefits

- » BSN SSP savings is a unique savings product since 1978.
- » BSN SSP is Shariah compliant product that offers chances to win prizes in BSN SSP draws.
- » BSN SSP is guaranteed by the Government.
- » All prizes are exempted from income tax.
- » Individuals aged 21 years and above who own BSN SSP (minimum amount RM5,000) are eligible to apply for a BSN Al-Aiman Credit Card.
- » Individuals aged 21 years and above who own BSN SSP (minimum amount RM5,300) are eligible for Personal Financing up to 95% of the total BSN SSP value.

Eligibilities

- » Open to all Malaysian, permanent resident and foreign citizen with a permanent address in Malaysia.
- » Eligibility for Draws:-

Draw Category	Eligibility
Special	- Aged: 12 years old and above - Minimum savings: RM3,000
Monthly	- Aged: 12 years old and above - Minimum savings: RM10
Junior - Normal Category	- Aged: 12 to 17 years old - Minimum savings: RM50
- Special Category	- Aged: 12 to 17 years old - Minimum savings: RM1,000

B. Tema Niaga

Whether you're in manufacturing, service, retail or wholesale industries, BSN's Tema Niaga micro finance scheme can help your business grow.

- » Loan Amount: RM5,000.00 - RM50,000.00
- » Loan Period: 1-5 years.
- » Business Sectors:
 - 1) Manufacturing
 - 2) Services
 - 3) Retail/Wholesale

Eligibility

- » Malaysian citizens aged 21-60 years old.
- » Self-employed individual / micro enterprise.
- » Owns a valid business registration and / or business license.
- » Business / company must be in operation for at least 2 years on full-time basis.
- » Without guarantor or with guarantor earning RM2, 000.00 per month.
- » Guarantors comprise business partners / shareholders / directors (if applicable).

2.1.2 Services

A. Bill Payment

Paying bills has never been easier. With BSN's many bill payment channel, we can settle our bills anytime, anywhere.

Benefits

» Open for all

Even if you don't have an account with BSN, you could always enjoy the convenience of paying bills via our CDM

» Payment to various Payee Corporations

You can pay almost all your bills at one place! Be it utility bills, zakat payments, loan repayments or payment to collection services

» Anywhere, anytime

Make payments wherever you are, at whatever time that is convenient to you.

Bill Payment Channels

- » Automated Teller Machine (ATM)
- » Cash Deposit Machine (CDM)
- » SMS:BSN (SMS Banking)
- » myBSN (Internet Banking)
- » Ejen Bank Berdaftar (EBB)

B. Suruhanjaya Syarikat Malaysia (SSM)

SSM Business Certificate Renewal

BSN makes it easy to get on with business. Renew your SSM Business Certificate at any BSN branch throughout Malaysia. Our counters are every ready to serve you.

Eligibility

- » Business Owner registered with Suruhanjaya Syarikat Malaysia according to Business Registration Act 1956 (APP 1956) (Act 197) Amendment 2001.

How to renew?

- » Bring along original NRIC.
- » Complete the Business Registration Renewal form (Form A1)
- » Submit.

Terms & Conditions for Renewal:

- » Customer is only allowed to perform business renewal at BSN.
- » Customers MUST complete the Business Registration Renewal form (Form A1).
- » Renewal will not apply to the business owner under penalty/compound.
- » Renewal will not apply to the blacklisted business.
- » Renewal is allowed only on or before expiry date.
- » Service charge will be imposed for every successful transaction.

2.2 Facilities offered

❖ Self Service Terminals

Self Service Terminals (SSTs) are electronic devices that facilitate a wide range of banking transactions. Accessible, easy to use, more cost-effective than branch transactions and help you avoid unnecessary queues. Simply put, it makes banking easier for you.

❖ Automated Teller Machine (ATM)

BSN makes banking easier with Self Service Terminals (SSTs) such as Automated Teller Machines (ATM) and Cash Deposit Machines (CDM). Skip the queues and do your banking anytime, any day.

Available daily, from 4.00am – 2.00am

- » Withdrawal
- » Balance Enquiry (Giro / Giro-i / Credit Card)
- » Prepaid Top-up
- » Bill Payment
- » MEPS (Withdrawal / IBFT)
- » Pay BSN Credit Cards
- » SSP Purchase
- » Pin Purchase
- » Visa Plus
- » Credit Card Advance
- » Internet Banking Registration (myBSN)
- » Mini Statement

❖ **Cash Deposit Machine (CDM)**

Cash in to your or others' account via our Cash Deposit Machine (CDM)!

Available daily, from 4.00am – 2.00am

- » Cash Deposit
- » Balance Enquiry
- » Prepaid Top-up
- » Bill Payment
- » Pay BSN Credit Cards
- » SSP Purchase
- » Pin Purchase
- » SMS Banking Registration (BSN:SMS)
- » BSN Internet Banking Registration (myBSN)

TARGET CUSTOMERS

As we know, BSN is a well-known bank's company that famous over Malaysia especially among ancestor. BSN have variety customer that were from different level of age, where BSN are suitable for all Malaysian. However, BSN are not focus on local people only, but also get customer from other country. Usually they make transaction of transferring money from our country to another country. Wisma BSN that placed in the centre of Kuala Lumpur (nearby KLCC) makes people ease to make their own purpose. While people are more comfortable and convenience because of they don't need to face he crowd because usually people come less to the HQ instead of branch.

ISSUES AND CHALLENGES

1) CONDITIONS THAT ARE NOT NEATLY ORGANIZED

- Some cases, the item has place at wrong place, it would be difficult for BSN staff to find correct item when it's needed, the item does not have special place to be put. It is very important to ensure and identified the place of item when we need to use it.

2) NO PROPER RULE QUALITY MANAGEMENT

- When searching the item needed, I realized that the item is just simply put together without separated into categories. For example, hamper, file, terminal post, paper roll and battery is put under the same category when actually it should be separate.

3) DOES NOT HAVE AN ARRANGEMENT SCHEDULE MODULE.

- Registered agent bank department current system does not have a schedule module. This is a problem because do not have a duty to clean up the item in the ebb department.

RECOMMENDATION

- Bank Simpanan Nasional must do a seminar or talk on more focuses on rural area in order to educate them how important to save money for brighter future
- Bank Simpanan Nasional need explain to current customer that about new features not only focus in urban but also focus in rural area in Malaysia
- Bank Simpanan Nasional need to do more advertising for the product the agent can do marketing at any organization and must be consistency promote the product and they must know who their target clients

CONCLUSION

As a conclusion, the industrial training program carried out at Bank Simpanan Nasional are great success in achieving the objectives of UMK in producing well-rounded graduates who possess technical competence, critical thinking, lifetime learning capacity, communication and behavioural skills, practical aptitude and problem solving ability.

The industrial training required by UMK meets the expectations Bank Simpanan Nasional have given me an opportunity to learn and gain knowledge as many as possible. I'm also thankful to get exposed to the reality of working environment in organization. The knowledge I've gained so far will help me a lot in future. The experiences that I got also help me to step into the real working environment.


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