

**APPRENTICESHIP REPORT**  
**PT. BANK RAKYAT INDONESIA**  
**UNIT SUNGAI PAKNING**

**MANJA SARI**  
**5404191235**



**APPLIED BACHELOR DEGREE OF INTERNATIONAL  
BUSINESS ADMINISTRATION STUDY PROGRAM  
BUSINESS ADMINISTRATION DEPARTMENT  
POLYTECHNIC STATE OF BENGKALIS  
2023**

**VALIDITY SHEET**

**PT. BANK RAKYAT INDONESIA  
UNIT SUNGAI PAKNING**



Written as one of the conditions for completing Job Training

**MANJA SARI**  
**5404191248**


Bengkalis, 20 June 2023

**The Head of  
PT. Bank Rakyat Indonesia  
Unit Sungai Pakning**

**Advisors**


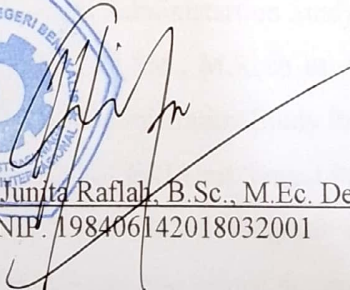


**Rahmad Fadhli**  
**PN. 00133155**



**Teguh Widodo, S.Sos., M.SM., M.Rech**  
**NIP. 197303182021211001**

Approved by,  
**Head of Study Program International Business Administration**



**Wan Junita Raflah, B.Sc., M.Ec. Dev**  
**NIP. 198406142018032001**

## PREFACE

Assalamu'alaikum Wr. Wb

By saying Alhamdulillah all the praise and gratitude the author of the presence Allah SWT, because of the blessings of mercy and guidance so that author can complete the Apprenticeship Report PT. Bank Rakyat Indonesia Unit Sungai Pakning. It intends to complete one of the academic requirements to obtain a Bachelor's degree in the Department of Commerce in the International Business Administration Study Program in Bengkalis State Polytechnic.

The author has traveled a long journey in order to complete this Apprenticeship Report writing. Many obstacles faced in its preparation, but thanks to his will so that the writer successfully completed the preparation of this Apprenticeship Report. Therefore with great humility, on this occasion the author wishes to thank:

1. Mr. Johnny Custer ST., MT as the Director of State Polytechnic of Bengkalis.
2. Mr. Armada, ST., MT as Vice Director I of State Polytechnic of Bengkalis.
3. Mrs. Supriati, M.Si as Head of the Business Administration Department.
4. Mrs. Wan Junita Raflah, B.Sc., M.Ec., Dev as Head of the International Business Administration Study Program.
5. Mr. M. Alkadri Perdana, B.IT., M.Sc as the Coordinators of Apprenticeship in the International Business Administration Study Program.
6. Mr. Teguh Widodo, S.Sos., M.SM., M.Rech as Apprenticeship Advisor at the International Business Administration Study Program.
7. Mr. Rahmad Fadhli as Head of BRI Unit Sungai Pakning
8. Lecturers, especially the D-4 Study Program in International Business Administration who have taught and helped during lectures.
9. All lecturers and employees of Bengkalis State Polytechnic who have collaborated in the lecture process to the preparation of this Thesis Task.
10. Especially for My Mother Nurmah and also beloved family, dearest people who have provided a lot of Support of Prayer, energy and material to help

and provide convenience during lectures and hopefully all them will get a reward in kind with Allah SWT.

11. Friends in arms of Bengkalis State Polytechnic, especially International Business Administration Study Program who always provide support and encouragement, thank you for your cooperation when completing the Apprenticeship Report
12. To all my friends who always give encouragement in completing this Apprenticeship Report
13. All parties who assist in the implementing as well as in making this Apprenticeship Report.

Hopefully the good morals and sincerity given will be rewarded by Allah SWT. The author realizes that in the preparation of this Apprenticeship Report is still far from perfect, therefore the author really expects criticism and suggestions. Finally, I hope this Apprenticeship Report can be useful for all parties who need it in the future.

Bengkalis, August 22, 2023

Author

Manja Sari  
5404191235

## TABLE OF CONTENTS

<b>COVER .....</b>	<b>i</b>
<b>VALIDITY SHEET .....</b>	<b>ii</b>
<b>PREFACE.....</b>	<b>iii</b>
<b>TABLE OF CONTENTS .....</b>	<b>v</b>
<b>LIST OF TABLES .....</b>	<b>vii</b>
<b>LIST OF FIGURES .....</b>	<b>viii</b>
<b>LIST OF APPENDIX .....</b>	<b>ix</b>
<b>CHAPTER I INTRODUCTION.....</b>	<b>1</b>
1.1 Background of the Apprenticeship.....	1
1.2 Purpose of the Apprenticeship .....	2
1.3 Significance of the Apprenticeship .....	3
<b>CHAPTER II GENERAL DESCRIPTION OF THE COMPANY .....</b>	<b>4</b>
2.1 Company Profiles .....	4
2.2 Vision and Mission .....	7
2.2.1 Vision.....	7
2.2.2 Mission .....	7
2.2.3 Our Brilliant (BRI Five Values) .....	8
2.3 Kind of Business .....	8
2.3.1 Consumer Business.....	8
2.3.2 Corporate Business .....	9
2.3.3 International Business and Treasury.....	9
2.3.4 Institutional and State Owned Enterprises Business .....	9
2.4 Organization Structure .....	10
2.5 Products of PT. Indonesian People's Bank (BRI) .....	13
2.6 Working Process .....	15
2.7 Documents Used for Activities .....	16

<b>CHAPTER III SCOPE OF THE APPRENTICESHIP .....</b>	<b>19</b>
3.1 Job Descriptions .....	19
3.2 Place of Apprenticeship .....	20
3.3 Kind and Description of the Activities.....	20
3.4 Systems and Procedures .....	31
3.5 Obstacles and Solutions .....	36
3.5.1 Obstacles.....	36
3.5.2 Solution.....	36
<b>CHAPTER IV CONCLUSIONS AND SUGGESTIONS .....</b>	<b>37</b>
4.1 Conclusion .....	37
4.2 Suggestions .....	38
<b>APPENDICES .....</b>	<b>39</b>

## LIST OF TABLES

Table 2.1 Organization Structure of BRI Unit Sungai Pakning.....	10
Table 2.2 BRI Products .....	15
Table 3.1 Daily Activities February 20-24, 2023.....	20
Table 3.2 Daily Activities February 27- March 3, 2023 .....	21
Table 3.3 Daily Activities March 6-10, 2023 .....	21
Table 3.4 Daily Activities March 13-17, 2023 .....	22
Table 3.5 Daily Activities March 20-24, 2023 .....	22
Table 3.6 Daily Activities March 27-31, 2023 .....	23
Table 3.7 Daily Activities April 3-7, 2023 .....	24
Table 3.8 Daily Activities April 10-14, 2023 .....	24
Table 3.9 Daily Activities April 17-21, 2023 .....	25
Table 3.10 Daily Activities April 24-28, 2023 .....	25
Table 3.11 Daily Activities May 1-5, 2023.....	26
Table 3.12 Daily Activities May 8-12, 2023.....	26
Table 3.13 Daily Activities May 15-19, 2023.....	25
Table 3.14 Daily Activities May 22-26, 2023.....	28
Table 3.15 Daily Activities May 29- June 2, 2023 .....	29
Table 3.16 Daily Activities June 5-9, 2023.....	29
Table 3.17 Daily Activities June 12-16, 2023.....	30
Table 3.18 Daily Activities June 19-23, 2023.....	30

## LIST OF FIGURES

Figure 2.1 BRI Central Jakarta Head Office .....	4
Figure 2.2. Logo of BRI.....	7
Figure 2.3. Customer loan credit file .....	17
Figure 2.4. Individual Account Application Form (AR).....	17
Figure 2.5. Deposit slip .....	18
Figure 3.1. BRI Unit Sungai Pakning Office .....	20
Figure 3.2. Archive Loan Kredit .....	31
Figure 3.3. Maintenance CIF (Customer Information File).....	32
Figure 3.4 Claims File.....	32
Figure 3.5. Upload File Claims .....	33
Figure 3.6 Upload Loan Document .....	33
Figure 3.7 Costumer Insurance Illustration .....	34
Figure 3.8 Close Polis .....	35



## **LIST OF APPENDIX**

Appendix 1 Apprenticeship Assesment Sheet .....	40
Appendix 2 Apprenticeship Statement Letter .....	41
Appendix 3 Daily Activities .....	42
Appendix 4 Absence Apprenticeship .....	43
Appendix 5 Apprenticeship Revision List .....	48

# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Background of the Apprenticeship**

State Polytechnic of Bengkalis is one of the tertiary institutions in the form of vocational education. State Polytechnic of Bengkalis was established in 2000 under the auspices of the Bangun Insani Foundation (YBI). As of July 29 2011, the Bengkalis Polytechnic changed its status to become a State University (PTN), through Minister of National Education Regulation No. 28 of 2011, concerning the Establishment of the Organization and Working Procedures of the State Polytechnic of Bengkalis. Until finally State Polytechnic of Bengkalis officially became a State Polytechnic on December 26, 2011.

Bengkalis State Polytechnic currently has 8 (eight) majors consists of two levels of education, namely Diploma IV (four) and Diploma III (three), consisting of 8 (eight) D-III (diploma three) in the Engineering Department Shipping, Mechanical Engineering, Civil Engineering, Informatics Engineering, Electrical Engineering, Nautika, Management of Commercial Shipping, and English, and 10 (ten) D-IV Study Program (diploma four), including Production and Mechanical Engineering Nursing, International Business Administration, Public Finance Accounting, Business Digital, Electrical Engineering, Road and Bridge Planning Engineering, Technology Marine Architecture Engineering, Information System Security, English for Business and Digital Communications and Software Engineering, with curriculum that is oriented towards the demands of a ready-to-use workforce, with carry out a program consisting of 40% theory and 60% practice.

State Polytechnic of Bengkalis is a vocational campus that educats its students to create a competent spirit in various fields. State Polytechnic of Bengkalis implements a apprenticeship program that is required to be followed by all final semester students. Apprenticeship is a series of activities that include an understanding of scientific theories or concepts applied in work according to the field of study. Apprenticeship can increase students knowledge and skills and can solve scientific problem in accordance with the theories they have acquired in higher education. Apprenticeship is carried out then students can understand and apply well about the field of study. In addition, students can know the profession and work atmosphere in accordance with their study program. Thus, apprenticeship is a useful place for students to use as tool to gain knowledge and experience in the world of work.

Apprenticeship or better known as “Practice Work” or also abbreviated as KP is a series of activities that include an understanding of scientific theories/concepts applied in work according to the field of study. Apprenticeship can increase students knowledge and skills and can solve scientific problem in accordance with the theories they get in collage. Apprenticeship is carried out the students can understand and apply well about the field of study. In addition, students can know the profession and work atmosphere in accordance with their study program. Thus, practical work is a useful place for students to use as a tool to gain knowledge and work experience. Practical work is also one of the requirements for obtaining an applied bachelor degree.

In this program, specifically for 8<sup>th</sup> semester of international business administration students, apprenticeship activities are carried out for approximately 4 (four) months, by choosing their own place and location for apprenticeship. However before choosing a place to do this program, the apprenticeship coordinator provides several options or choices of apprenticeship place to students who will carry out practical work. Then, from these several options the author is interested in carrying out apprenticeship in the financial sector, namely banking at PT. Bank Rakyat Indonesia (BRI) Sub Branch Office Bengkalis.

BRI has Branch Office in every city through out Indonesia. One of them is in Bengkalis. BRI Branch Office Bengkalis is located at Sudirman street. The Branch Office in Bengkalis has 3 unit or sub branch namely, BRI Unit Bengkalis Kota, BRI unit Selat Baru and BRI Unit Sungai Pakning. The Author carries out practical work in one Unit at Bengkalis namely, BRI Unit Sungai Pakning.

## **1.2 Purposes of the Apprenticeship**

Practical work is one of the activities for Polytechnic students Bengkalis State in completing its duties. In order to achieve the expected results, it is necessary to know the purpose of holding the practical work. The objectives of practical work are as follows:

1. To find out the specifications of the work carried out at PT. BRI Unit Sungai Pakning during their practical work.
2. To know the place of practical work at BRI Sub Branch Office Bengkalis.
3. To know system and procedure at BRI Unit Sungai Pakning.
4. To know the documents and files produced during carrying out practical work at the BRI Unit Sungai Pakning

5. To find out the obstacles faced in completing assignments given while carrying out practical work at the BRI Unit Sungai Pakning.

### **1.3 Significances of the Apprenticeship**

The benefits of carrying out practical work activities (KP) of the State Polytechnic of Bengkalis are as follows:

1. Get a certificate from the company if you have completed the practical work program.
2. Gain experience in applying theoretical/conceptual science according to their study program.
3. Can increase knowledge and skills through direct involvement in various company activities, especially at the BRI Unit Sungai Pakning.
4. Gain experience in the world of work to prepare yourself before being recruited into the world of work.

## **CHAPTER II**

### **GENERAL DESCRIPTION OF THE COMPANY**

#### **2.1 Company History**

PT Bank Rakyat Indonesia (Persero), Tbk. (BRI) is one of the state-owned banks in Indonesia. Initially, Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java by Raden Bei Aria Wirjaatmadja under the name De Poerwokertosche Hulp en Spaarbank der Inlandsche Hoofden or "Help and Savings Bank of the Aristocrats in Purwokerto", which was originally an institution that managed mosque cash funds to be distributed to the community with a very simple scheme. In the period after the independence of the Republic of Indonesia, based on Government Regulation no. 1 of 1946 Article 1 states that BRI is the first government bank in the Republic of Indonesia. During the war for independence in 1948, BRI's activities were temporarily suspended and only started to be active again after the Renville agreement in 1949 by changing its name to Bank Rakyat Indonesia United.



**Figure 2.1 BRI Central Jakarta Head Office**

*Source: Processed Data 2023*

On December 16, 1895 the Hulp en Spaarbank der Inlandsche Bestuurs Ambtenareen was officially formed that eventually became known as the first “Bank Percreditan Rakyat” in Indonesia. The Bank eventually went through a number of name changes, such as in 1897 when it changed its name to De Poerwokertosche Hulp en Landbouw Creditbank (Volksbank)

or known as “Bank Rakyat”, which became Centrale Kas Voor Volkscredietwezen Algemene in 1912, and the Algemene Volkscredietbak (AVB) in 1934. AVB subsequently became Syomin Ginko during the Japanese occupation in 1942.

On February 22, 1946, the Government of Indonesia changed this institution to Bank Rakyat Indonesia (BRI) based on Government Regulation no. 1 in 1946 and BRI became the first bank owned by the Government of the Republic of Indonesia. In 1960 through PERPU No. 41 of 1960, the Government had changed the name of BRI to Farmers and Fishermen Cooperative Bank (BKTN) which was a fusion of BRI, Farmers and Fishermen Bank (BTN) and *Neverlandsche Handels Maatschapij* (NHM).

Based on Presidential Decree No. 9 of 1965 BKTN integrated into Bank Indonesia by the name Bank Indonesia Urusan Koperasi, Tani and Nelayan (BIUKTN). After one month, Presidential Decree No. 17 of 1965 concerning the establishment of a single bank under the name Bank Negara Indonesia. Under these new provisions, Bank Indonesia Urusan Koperasi, Tani and Nelayan (eks BKTN) integrated with the name Bank Negara Indonesia Unit II in the Rural sector. Based on Law no. 21 of 1968, the Government re-established the name Bank Rakyat Indonesia as a Commercial Bank. Meanwhile, NHM became Bank Negara Indonesia unit II in the Export-Import (Exim) sector.

Since August 1, 1992 based on Banking Law No. 7 of 1992 and RI Government Regulation no. 21 of 1992 the status of BRI changed its legal status to become PT Bank Rakyat Indonesia (Persero). BRI's ownership at that time was still 100% in the hands of the Government of the Republic of Indonesia. Bank BRI became a public company on November 10, 2003. The Indonesian government decided to sell 30% of the bank's shares, thus becoming a public company with the official name PT Bank Rakyat Indonesia (Persero) Tbk., which is still used today. By listing its shares on the Jakarta Stock Exchange, now the Indonesia Stock Exchange, with the BRI stock code.

A strategic step by acquiring Bank Jasa Artha (BJA) in 2007, which was later converted into PT Bank Syariah BRI. The BRI Sharia Business Unit was then separated (spin off) from Bank BRI and merged into PT Bank Syariah BRI in 2009. There were 3 important dates for Bank BRI in 2011, namely 11 January 2011, Bank BRI carried out a stock split, namely the stock split from IDR 500 per share to IDR 250 per share. The stock split conducted by Bank BRI aims to increase the liquidity of stock trading and expand the distribution of the Company's share ownership on the Indonesia Stock Exchange.

Meanwhile, on March 3 2011, Bank BRI took another corporate action by signing the Deed of Acquisition with the Dana Pensiun Perkebunan (Daperbun) to acquire and become the controlling shareholder of PT Bank Agroniaga Tbk. Important moments in 2011 were closed on 16 December 2011. On that date, apart from commemorating the 116th anniversary of Bank BRI, Bank BRI also carried out a corporate action signing of the Instrument of Transfer and Bought and Sold Notes between Bank BRI and BRIngin Jiwa Sejahtera Life Insurance for BRIngin Remittance Co. Ltd (Hong Kong) shares.

In 2013, Bank BRI became the first to provide self-service banking services in Indonesia through BRI Hybrid Banking. To provide the best service to customers, Bank BRI continues to increase the growth in the number of ATMs to reach 20,792 ATM units and EDC machines which exceed 131,204 units. This achievement has brought Bank BRI to become the bank with the largest ATM and EDC network in Indonesia. In addition, on April 28 2014, Bank BRI took a big step, not only for Bank BRI but also for the Indonesian people. Bank BRI signed the BRI Satellite Procurement and Launching Contract (BRIsat) with Space Systems/Loral (SSL) and Arianespace. Later Bank BRI will become the first and only bank in the world to operate its own satellite. In order to expand and strengthen the banking business network in Asia, Bank BRI has again added to the number of conventional networks by opening an office in the heart of Singapore which is located at OUE Bayfront, 50 Collyer Quay, Singapore. Previously, BRI had several overseas work units in several countries, namely BRI New York Agency, BRI Cayman Island Branch, Hong Kong Representative Office, and BRI Remittance Hong Kong.

Another innovation that was no less important in 2015, Bank BRI became the only bank that operates a work unit in the form of a ship known as “Teras BRI Kapal”. In carrying out its services, Teras BRI Kapal is supported by sophisticated information technology and reliable human resources. The ship is equipped with teller and customer service officers as well as macro credit officers. What's special, Teras BRI Kapal also presents 1 unit of Automated Teller Machine (ATM) on board which will function 24 hours online. In carrying out operational activities, bank BRI is guided by the vision and mission that helps the company to stay focused on achieving success. This vision and mission helps Bank BRI to always strive to achieve ideals by reminding management and employees that they are working together for the same goals, which will contribute to the company's long-term success.

## Philosophy Logo of BRI



**Figure 2.2 Logo of BRI**  
*Source: Processed Data 2023*

According to Rahmawati (2022) the BRI Logo is dominated by blue on a white background. The letters B, R, and I were created from curved corners. Easy to read BRI indicates that BRI is a company that is open to anyone. In terms of color, navy blue signifies trust and serenity. Thus, that blue color on the BRI Logo indicates stability, can be trusted and expected to provide peace to customers. The white color in the company logo can give the impression of courtesy and high integrity. The closed rectangle that houses the words BRI indicates that BRI is a safe and protected company. Customers do not need to worry when giving trust to BRI. Meanwhile, the combination of straight lines and curves used in making the logo indicates that BRI as a bank that has gone through various historical events, is always flexible (curved) and able to adapt. However, stick to the principles (straight line).

## 2.2 Vision and Mission

BRI is guided by the Vision and Mission which helps the company to stay focused on achieving success in operational activities. This Vision and Mission helps BRI Bank to always strive to achieve idealism by reminding management and employees that they are working together for the same goals, which will contribute to the company's long-term success.

### 2.2.1 Vision

The Most Valuable Banking Group in Southeast Asia and Champion of Financial Inclusion.



### 2.2.2 Mission

The mission providing of Bank Rakyat Indonesia (BRI) can be seen as follows:

1. Providing the best banking activities by prioritizing services to the micro, small and medium segments to support the improvement of the people's economy.
2. Providing excellent service with a focus on customers through professional human resources with a performance-driven culture, reliable and future ready information technology, and productive conventional and digital networks by applying operational principles and risk management excellence .
3. Providing optimal benefits and benefits to interested parties (stakeholders) by taking into account the principles of sustainable finance and excellent Good Corporate Governance practices.

### 2.2.3 BRILian (BRI Dengan Lima Nilai)

Known as BRILian or BRI with Five Values because BRI Bank implements corporate values which become the basis for thinking, acting and behaving for the employees who work under it. The five values upheld by Bank BRI are Integrity, Professionalism, Exemplary, Customer Satisfaction and Respect for Human Resources.

## 2.3 Kind of Business

In accordance with its vision and mission, Bank Rakyat Indonesia (BRI) consistently develops the Micro, Small and Medium Scale Enterprises. This consistency resulted a brilliant business performance that was internationally recognized by the ADB and World Bank. In response to market developments and the variety of public requirement for banking products and services, Bank Rakyat Indonesia (BRI) collaborated with this business segment to become: Micro and Program Business, Retail Business, Corporate Business and International Business Teasury. The kind of business is quoted from BRI website (2022).

### 2.3.1 Consumer Business

Consumer Financing is a financing segment with a relatively high level of growth that is linked with increasingly improved livelihoods of Indonesians, wich in turn creates the demand for consumer financing service. Bank BRI appllies a comperenshive development strategy in order to reach various segments ranging from rural areas to suburban residential areas as well as commercial centers in the large cities. Bank BRI has developed consumer product features that

are attractively packaged and are in accordance with customer requirements for products such as savings, checking, deposits, e banking BRI Priority, Housing loans, auto loans, multi purpose loans, as well as credit card products. The marketing communication strategy is designed in line with the desired target market, of which one example is the BritAma BRI saving communication strategy that is aimed at urban dwellers, which is carried out holding the Untung Beliung BritAma draw.

### 2.3.2 Corporate Business

The Corporate Business is aimed at the corporate customer, both in the agribusiness as well as in the non-agribusiness sectors, the development of Bank BRI'S Commercial Business is aimed at supporting national economic growth and create a trickle down effect for the Micro, Small and Medium Scale Business that represent the Bank's main focus. Bank BRI plays an active role in national development by channeling loans to the corporate segment. The development of this business unit is based on the Bank's ability to identify niche market with substantial potential for development.

### 2.3.3 International Business & Treasury

The focus of Bank BRI's International Business is to utilize substantial business opportunity derived from Export-Import and remittance related activities. Bank BRI'S case of service relates with the numerous corporation it has with correspondent banks abroad along with Bank BRI'S two offices in New York and the Cayman Islands as well as Bank BRI's representative office in Hong Kong. Treasury's critical role involves with the stability of the liquidity position, optimizing interest income and an optimum composition between asset and liabilities. The services provided are in the form financial institution pension funds, custodian services, and trustee services as well as securities sales agents.

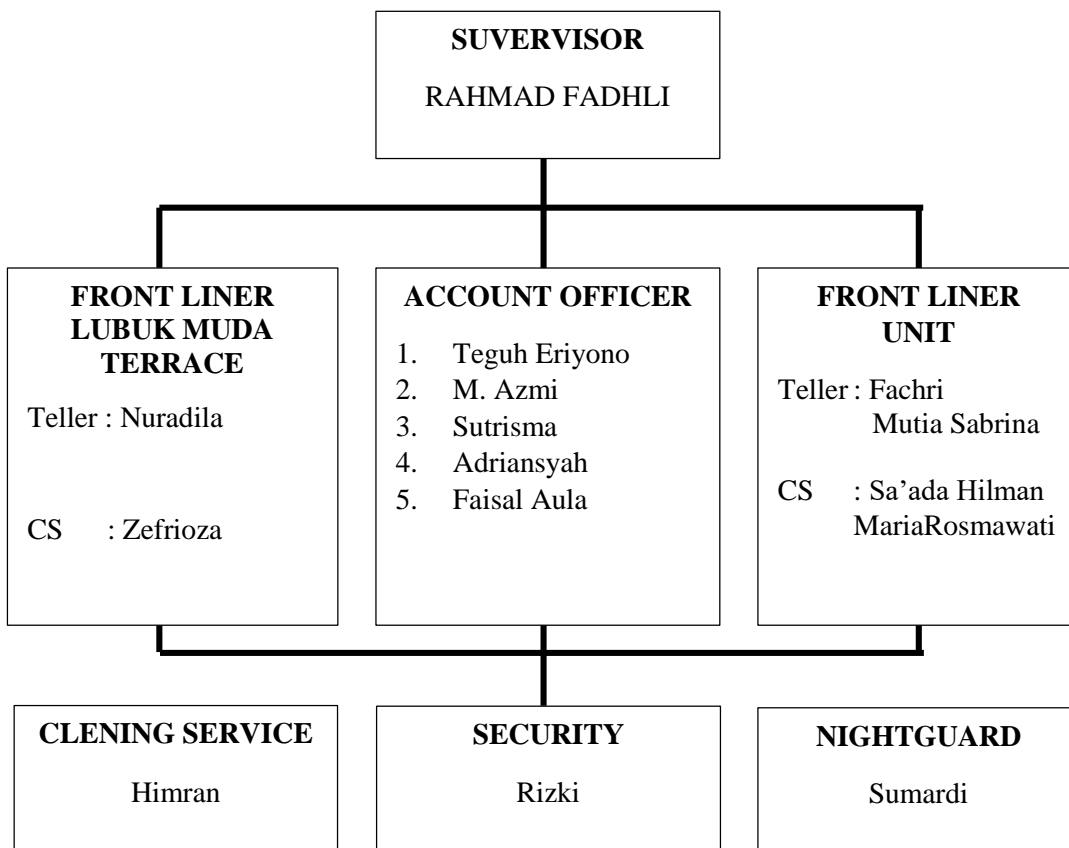
### 2.3.4 Institutional and State- Owned Enterprises (SOE) Business

As a Bank that serves all layers, Bank BRI plays an active role in national economic development by providing loan facilities to potential State-Owned Enterprises (SOE). Institutional business as a niche market serves as a business opportunity that must be optimally utilized to improve business performance.

## 2.4 Organization Structure

The organization structure a framework that describe the relationship of authority and responsibility for every level within the scope. To achieve the goal as an organization structure then good coordination occurs and provides clarity in providing assigned tasks set. The company organizational structure can be interpreted as suatu garis hirarki which memuat komponen komponen that's make up the company. The structure clearly describes the position, function, rights and obligation of each position within the scope company.

### ORGANIZATION STRUCTURE PT. BANK RAKYAT INDONESIA (BRI) UNIT SUNGAI PAKNING



**Table 2.1 Organization Structure**  
*Source: Processed Data 2023*

Based on the table above, the duties and responsibilities of each position, namely:

1. Supervisor

The duties and responsibilities of Supervisor BRI as follow:

- a. Manage co-workers who are sub ordinates (customer service and teller).
- b. Teller password holder.

- c. Lead and organize the work team well the work runs smoothly and archives maximum results, and is safe and does not interfere with the safety of the subordinates.
- d. Explain the job description to well
- e. Carry out control and evaluation.

While the authority that must be carried out by the leader BRI Unit Sungai Pakning as follows:

- a. Give a firm warning to subordinates staff (Customer service and teller) if their performance is deemed not good and out of the SOP.
- b. Provide an assessment and appreciation of the performance the staff (Customer Service and Teller).
- c. Can provide proposal or promotion to leader sub branch office related to career paths.

## 2. Account Officer

The duties and responsibilities of Management Administration of account officer BRI as follow:

- a. Carry out marketing of BRI Unit products (savings, loans, and other banking services).
- b. Responsible for the loan process.
- c. Responsible for the guarantee.
- d. Initiate a proposal for a BRI Unit loan decision in accordance with applicable regulations the loan given worthy.
- e. Carry out coaching, billing, and supervision Loans start when the loan is disbursed until it is paid off.
- f. Responsible for arrears that occur as a result of customer delays in paying loans.
- g. Responsible for the authenticity of the loan and guarantee check.

While the authority that must be carried out by the Account Officer BRI Unit Sungai Pakning as follows:

- a. Initiating a loan request.
- b. Process and propose loan requests.

## 3. Customer Services

The duties and responsibilities of Customer Service (CS) BRI as follow:

- a. Providing information to customers or prospective customers regarding BRI products to support product marketing BRI.

- b. Provide information on loan balances, transfers and loans for customers who need to provide loans satisfactory service to customers.
- c. Serving requests for copies of bank statements for customers who need it (excluding the routine delivery each time) months) in order to provide satisfactory service customer.
- d. Provide special services to core customers who need (such as delivering or picking up money to place of residence or place of business of the customer)provide services that satisfy customers.
- e. Helping customers who need to fill out an application BRI funds and services to provide services that satisfy customers.
- f. Receive customer complaints to be forwarded to officials authorized to provide services that satisfy customers.
- g. Carry out other assigned duties superiors in order to support business interests and BRI Unit operations.

While the authority that must be carried out by the Customer Service BRI Unit Sungai Pakning as follows:

- a. Provide deposit and loan balance information for customers who need.

#### 4. Teller

The duties and responsibilities of Teller BRI as follow:

- a. Perform additional cash for smooth service to customers can run well and satisfactorily.
- b. Receive deposit money from customers and match with a deposit receipt to ensure the correctness of the transaction and the authenticity of the money received.
- c. Manage and deposit physical cash to Supervisor/ AMO (Assistant Operations Manager) good during hours cash and end-of-day services then the cash security can be awake.
- d. Paying debt costs, credit realization and transactions others, whose receipts have been approved by the authorized official authorized for smooth operations.
- e. Serving buying and selling transactions bank notes (foreign banknotes) in order to provide good service to customers.

While the authority that must be carried out by the Teller BRI Unit Sungai Pakning as follows:

- a. Carry out the function Checker for the above transaction is authority.
- b. Validate in the system and sign cash receipts for cash payment transactions that are within the limits his authority.

## 5. Security

The security guard (Security Unit) has the main task of maintaining order and security in the workplace environment, which includes aspects of personnel, physical security, information and other technical security. The roles and responsibilities in detail for all security guards are the same, including security guards for bank financial institutions.

## 6. Cleaning Service

Cleaning Service is an officer who provides cleaning services. In general, the definition of Cleaning Service is an officer in charge of providing cleaning, tidiness and Hygenization services in a building both inside the building outside and the building which aims to create a comfortable atmosphere in supporting daily activities as a short-term goal and while the long-term goal is to maintain the life of all objects within the cleaning service's scope of work.

## 7. Night Guard

Maintain the security of the company or agency at night until the morning when office hours open, and record important events that occur at night.

### **2.5 Products of PT. Bank Rakyat Indonesia (BRI)**

Bank BRI's commitment to constantly maintain close relationships and fulfill the requirements of its customers wherever they are has made Bank BRI into the leader in terms of innovating the best banking services for the customer.

#### 1. Savings

There are various types of savings including:

##### a. Simpedes

Simpedes savings are public deposits in the form of savings in Rupiah which can be served at KC/KCP/BRI Units/Cash Offices/Teras BRI where deposits and withdrawals are not limited in terms of frequency or amount as long as they comply with applicable regulations

##### b. BritAma

A savings product that provides various conveniences in conducting banking transactions supported by e-banking facilities and a real time online system that will enable customers to transact anytime and anywhere.

##### c. Britama Business

BRI savings products are prioritized for use in business by providing more

flexibility in transactions, more clarity in recording transactions and more benefits to support customer business transaction needs.

d. BritAma X

A savings product with an elegant special debit card design for young people and providing a variety of conveniences in conducting banking transactions supported by e-banking facilities and a real time online system that will enable customers to transact anytime and anywhere.

e. Simpedes TKI

Savings intended for Indonesian Migrant Workers to facilitate their transactions, including for distributing/collecting Indonesian Migrant Workers' salaries.

f. Hajj Savings

Products intended for individuals to prepare for Hajj Pilgrimage Implementation Fees (BPIH).

g. Britama Plan

Investment savings with monthly fixed deposits equipped with life insurance protection facilities for customers.

h. BritAma Forex

Savings in foreign currencies that offer easy transactions and competitive exchange rates. Available in 10 types of currencies including USD, AUD, SGD, CNY, EUR, AED, HKD, JPY, SAR, and GBP.

i. BRI Junio

This is a BRI Savings product specifically aimed at the children segment with facilities and features that are attractive to children.

j. BRI Simple Savings

Savings for students/students is regulated by Bank BRI with easy and simple requirements and attractive features, in the context of education and financial inclusion to encourage a culture of saving from an early age.

k. Tabunganku

Tabunganku is a savings product for individual customers with easy and light requirements that is jointly issued by banks in Indonesia with the aim of fostering a culture of saving and improving people's welfare.

## 2. Deposits

### a. Rupiah deposits

A time deposit in Rupiah that can only be withdrawn at a certain time by providing attractive interest rates and various other benefits

### b. Forex Deposits

Time deposits in foreign currencies that can only be withdrawn at a certain time by providing attractive interest rates and various other benefits.

### c. BRI Internet Banking Deposits

BRI Internet Banking Deposit is a time deposit product that offers competitive interest rates.

## 3. Giro

### a. Giro BRI Rupiah

This type of deposit is denominated in rupiah, where withdrawals can be made at any time using a check (cheque/bilyet giro), an ATM card or other orders.

### b. Foreign Currency BRI Giro

Types of deposits in foreign currencies that can be withdrawn at any time with a withdrawal order determined by BRI.

## 2.6 The Working Process

In carrying out the Apprenticeship at PT. Bank Rakyat Indonesia Unit Sungai Pakning, there are several assignments that the author does, namely:

### 1. Customer Service

At Customer Services given the authority and responsibility to carry out the following tasks:

#### a. Providing excellent service to customers and prospective customers at BRI

Terrace Lubuk Muda when an employee is on leave.

#### b. Perform CIF maintenance

#### c. Request customer cards and savings books

#### d. Activate the customer's ATM card

#### e. Photocopy of customer collateral if needed

#### f. Make a location file and archive loan credit file

#### g. Import customer data into LW

#### h. Numbering customer data into BRI men



- i. Finding the required customer documents
  - j. Doing Cross Selling
  - k. Replacing customer data that has already made credit payments
  - l. Assist with Askrindo and Jamkrindo Claims
  - m. Check customer savings books
  - n. Check advanced repayment on the Loan Approval System
  - o. Splitting AR documents
  - p. Entering files into the BRImen room
  - q. Helping CRM
  - r. Scan loan credit files
  - s. Digital saving
2. Tellers
- At the Front Liner teller, the author is entrusted with the following duties and responsibilities:
- a. Receive deposits of customer money during peak hours
  - b. Counting Teller money
  - c. Make money tires
  - d. Putting tires on money
  - e. Counting money with a calculating machine
  - f. Sort money according to Bank Indonesia standards
  - g. Put a stamp on the money to be deposited at the Branch Office
3. Management Administration/ Account Officer
- In Management Administration, the author is given the following responsibilities and duties:
- a. Issue loan customer files from BRImen
  - b. Receive files from customers who will make loans
  - c. Download customer data on LAS
  - d. Print the loan list table.

## **2.7 Document Used for Activity**

In the implementation of practical work, there are several documents needed to complete the work given. The documents are as follows:



Figure 2.4 The Individual Account Application Form (AR) is a form that must be filled out by applicants who wish to open an individual account at a bank. This form contains various information, such as the personal information of the applicant's name, address, telephone number, and other information.

### 3. Deposit Slip



**Figure 2.5 Deposit Slip**  
*Source: Processed Data 2023*

Figure 2.5 is a form of deposit slip that is used when a customer deposits cash to be put into an account, this deposit slip contains the customer's name, account number, deposit amount, and also the depositor's and teller's signatures.

## **CHAPTER III**

### **SCOPE OF THE APPRENTICESHIP**

#### **3.1 Job Description**

On BRI Unit Sungai Pakning, the author was placed in the customer service section. Apart from customer service, the writer also does several jobs in the Teller, Account Officer and BFA departments. In the CS section the author was given several powers and responsibilities to carry out the following tasks:

1. Make a location file and archive loan credit file
2. Give a number on each loan credit file
3. Separating collateral from credit files
4. Give a number on each Collateral
5. Indexing new loan files
6. Make a claims submission
7. CIF Maintenance

In the Account Officer Section, the author was given the following powers and responsibilities:

1. Looking for the customer loan file
2. Make a warning letter
3. Print SPH and SID Customer

In the BFA section, the author was given the following powers and responsibilities:

1. Looking for insurance customer
2. Offer AURORA PLUS insurance products to customers
3. Prepare files and requirements for opening the polis
4. Prepare files for Closing the Polis

### 3.2 Place of Apprenticeship

Practical Work was carried out after students occupy VIII, while the apprenticeship activities last for approximately four (4) months, starting from February 20, 2023 to June 20, 2023 at BRI Unit Sungai Pakning on Jl. Sudirman, Bukit Batu District, Bengkalis Regency, Riau Province.



**Figure 3.1 BRI Unit Sungai Pakning**  
*Source: Processed Data 2023*

### 3.3 Kind and Description of the Activities

To find out more the description of activities carried out on the apprenticeship at PT. Bank Rakyat Indonesia Unit Sungai Pakning, in general, it can be seen in the following table:

**Table 3.1 Daily Activities February 20-24, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, February 20, 2023	1. Morning Briefings 2. Self introduction 3. Separate and categorize documents AR and FR	BRI Unit Bengkalis Kota
2	Tuesday, February 21, 2023	1. Morning Briefings 2. Self introduction 3. Help CS 4. Find the loan costumer Document	Maria Rosmawati

3	<b>Wednesday, February 22, 2023</b>	1. Morning Briefing 2. Teller Assistant 3. Counting Money	Nuradila
4	<b>Thursday, February 23, 2023</b>	1. Morning Briefing 2. Help BFA 3. Looking for Insurance Costumer at Sabak Auh	Mega Rahmadani Fitri
5	<b>Friday, February 24, 2023</b>	1. Morning Briefing 2. Entering files into the loan customer file storage room	Zefrioza

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on February 27- March 3,2023 can seen in the table as follow:

**Table 3.2 Daily Activities February 27-23, 2023**

No.	Date and Time	Description of Activities	Assignor
1	<b>Monday, February 27, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf A.1 – A-2 3. Find the loan Costumer Document	Zefrioza
2	<b>Tuesday, February 28, 2023</b>	1. Morning Briefings 2. Write the location of the cupboards, shelves and serial number on each location new loan file 3. Find the loan Costumer Document	M. Saada Hilman
3	<b>Wednesday, march 1, 2023</b>	1. Morning Briefings 2. Find the loan Costumer Document 3. Archiving loan file on storage room	M. Saada Hilman
4	<b>Thursday, March 2, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf A.3 – A.4 3. Find the loan Costumer Document	Zefrioza
5	<b>Friday, March 3, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf A.5 – B.1 3. Find the loan Costumer Document	Zefrioza

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on March 6 - March 10,2023 can seen in the table as follow:

**Table 3.3 Daily Activities March 6 - 10, 2023**

No.	Date and Time	Description of Activities	Assignor
1	<b>Monday, March 6, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf B.2 – B.3 3. Find the loan Costumer Document	Zefrioza

2	<b>Tuesday, March 7, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf B.4 – B.5 3. Find the loan Costumer Document	Zefrioza
3	<b>Wednesday, march 8, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf D.1 – D.2 3. Find the loan Costumer Document	Zefrioza
4	<b>Thursday, March 9, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf D.3 – D.4 3. Find the loan Costumer Document	Zefrioza
5	<b>Friday, March 10, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf D.5 – E.1 3. Find the loan Costumer Document	Zefrioza

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on March 13 - March 17,2023 can seen in the table as follow:

**Table 3.4 Daily Activities March 13 - 17, 2023**

No.	Date and Time	Description of Activities	Assignor
1	<b>Monday, March 13, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf E.2 – E.3 3. Find the loan Costumer Document	Zefrioza
2	<b>Tuesday, March 14, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf E.4 – E.5 3. Find the loan Costumer Document	Zefrioza
3	<b>Wednesday, march 15, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf G.1 – G.2 3. Find the loan Costumer Document	Zefrioza
4	<b>Thursday, March 16, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf G.3 – G.4 3. Find the loan Costumer Document	Zefrioza
5	<b>Friday, March 17, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf H.1 – H.2 3. Find the loan Costumer Document	Zefrioza

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on March 20 - March 24,2023 can seen in the table as follow:

**Table 3.5 Daily Activities February 20-24, 2023**

No.	Date and Time	Description of Activities	Assignor
1	<b>Monday, March 20,</b>	1. Morning Briefings 2. Separate Collateral shelf H.3 – H.4	Zefrioza

	<b>2023</b>	3. Find the loan Costumer Document	
<b>2</b>	<b>Tuesday, March 21, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf I.1 – I.2 3. Find the loan Costumer Document	Zefrioza
<b>3</b>	<b>Wednesday, march 22, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf I.3 – I.4 3. Find the loan Costumer Document	Zefrioza
<b>4</b>	<b>Thursday, March 23, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf J.1 3. Find the loan Costumer Document	Zefrioza
<b>5</b>	<b>Friday, March 24, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf J.2 3. Find the loan Costumer Document	Zefrioza

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on March 27 - March 31,2023 can seen in the table as follow:

**Table 3.6 Daily Activities March 27 - 31, 2023**

No.	Date and Time	Description of Activities	Assignor
<b>1</b>	<b>Monday, March 27, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf J.3 3. Find the loan Costumer Document	Zefrioza
<b>2</b>	<b>Tuesday, March 28, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf J.4 3. Find the loan Costumer Document	Zefrioza
<b>3</b>	<b>Wednesday, march 29, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf K.1 3. Find the loan Costumer Document	Zefrioza
<b>4</b>	<b>Thursday, March 30, 2023</b>	1. Morning Briefings 2. Separate Collateral shelf K.2 3. Find the loan Costumer Document	Zefrioza
<b>5</b>	<b>Friday, March 31, 2023</b>	1. Morning Briefings 2. Write the location of the cupboards, shelves and serial number on each location new loan file 3. Find the loan Costumer Document	M. Saada Hilman

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on April 3 – April 7,2023 can seen in the table as follow:



**Table 3.7 Daily Activities April 3 - 7, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, April 3, 2023	1. Morning Briefings 2. Find the loan Costumer Document 3. Archiving loan file on storage room	M. Saada Hilman
2	Tuesday, April 4, 2023	1. Morning Briefings 2. Separate Collateral shelf K.3 3. Find the loan Costumer Document	Zefrioza
3	Wednesday, April 5, 2023	1. Morning Briefings 2. Separate Collateral shelf K.4 3. Find the loan Costumer Document	Zefrioza
4	Thursday, April 6, 2023	1. Morning Briefings 2. Separate Collateral shelf K.5 3. Find the loan Costumer Document	Zefrioza
5	Friday, April 7, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on April 10 – April 14, 2023 can be seen in the table as follows:

**Table 3.8 Daily Activities April 10 - 14, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, April 10, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
2	Tuesday, April 11, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
3	Wednesday, April 12, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
4	Thursday, April 13, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
5	Friday, April 14, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on April 17 – April 21,2023 can seen in the table as follow:

**Table 3.9 Daily Activities April 10 - 14, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, April 17, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
2	Tuesday, April 18,2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
3	Wednesday, April 19, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
4	Thursday, April 20, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
5	Friday, April 21, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on April 24 – April 28,2023 can seen in the table as follow:

**Table 3.10 Daily Activities April 24 - 28, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, April 24, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
2	Tuesday, April 25,2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the policy	Mega Rahmadani Fitri
3	Wednesday, April 26, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for opening the polic	Mega Rahmadani Fitri

<b>4</b>	<b>Thursday, April 27, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for opening the policy</li> </ol>	Mega Rahmadani Fitri
<b>5</b>	<b>Friday, April 28, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for opening the policy</li> </ol>	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on May 1 – May 5,2023 can seen in the table as follow:

**Table 3.11 Daily Activities May 1 - 5, 2023**

<b>No.</b>	<b>Date and Time</b>	<b>Description of Activities</b>	<b>Assignor</b>
<b>1</b>	<b>Monday, May 1, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>2</b>	<b>Tuesday, May 2,2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>3</b>	<b>Wednesday, May 3, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>4</b>	<b>Thursday, May 4, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>5</b>	<b>Friday, May 5, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for opening the policy</li> </ol>	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on May 8 – May 12,2023 can seen in the table as follow:

**Table 3.12 Daily Activities May 8- 12, 2023**

<b>No.</b>	<b>Date and Time</b>	<b>Description of Activities</b>	<b>Assignor</b>
<b>1</b>	<b>Monday, May 8, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polic</li> <li>4. Prepare files and requirements for closing the polic</li> </ol>	Mega Rahmadani Fitri

2	<b>Tuesday, May 9,2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polic</li> <li>4. Prepare files and requirements for closing the polic</li> </ol>	Mega Rahmadani Fitri
3	<b>Wednesday, May 10, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polic</li> <li>4. Prepare files and requirements for closing the polic</li> </ol>	Mega Rahmadani Fitri
4	<b>Thursday, May 11, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polic</li> <li>4. Prepare files and requirements for closing the polic</li> </ol>	Mega Rahmadani Fitri
5	<b>Friday, May 12, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polic</li> <li>4. Prepare files and requirements for closing the polic</li> </ol>	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on May 15 – May 19,2023 can seen in the table as follow:

**Table 3.13 Daily Activities May 15- 19, 2023**

No.	Date and Time	Description of Activities	Assignor
1	<b>Monday, May 15, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the polis</li> <li>4. Prepare files and requirements for closing the polis</li> </ol>	Mega Rahmadani Fitri
2	<b>Tuesday, May 16,2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
3	<b>Wednesday, May 17, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri

<b>4</b>	<b>Thursday, May 18, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>5</b>	<b>Friday, May 19, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on May 22 – May 26, 2023 can seen in the table as follow:

**Table 3.14 Daily Activities May 22- 26, 2023**

<b>No.</b>	<b>Date and Time</b>	<b>Description of Activities</b>	<b>Assignor</b>
<b>1</b>	<b>Monday, May 22, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>2</b>	<b>Tuesday, May 23,2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>3</b>	<b>Wednesday, May 24, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>4</b>	<b>Thursday, May 25, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri
<b>5</b>	<b>Friday, May 26, 2023</b>	<ol style="list-style-type: none"> <li>1. Morning Briefing</li> <li>2. Looking for Insurance Costumer</li> <li>3. Prepare files and requirements for closing the policy</li> <li>4. Prepare files and requirements for closing the policy</li> </ol>	Mega Rahmadani Fitri

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on May 29 – June 2,2023 can seen in the table as follow:

**Table 3.15 Daily Activities May 29- June 2, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, May 29, 2023	1. Morning Briefing 2. Looking for Insurance Costumer 3. Prepare files and requirements for closing the policy 4. Prepare files and requirements for closing the policy	Mega Rahmadani Fitri
2	Tuesday, May 30,2023	1. Morning Briefings 2. Write the location of the cupboards, shelves and serial number on each location new loan file 3. Find the loan Costumer Document	Mega Rahmadani Fitri
3	Wednesday, May 31, 2023	1. Morning Briefings 2. Find the loan Costumer Document 3. Archiving loan file on storage room	Mega Rahmadani Fitri
4	Thursday, June 1, 2023	Holiday	-
5	Friday, June 2, 2023	Holiday	-

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on June 5 – June 9,2023 can seen in the table as follow:

**Table 3.16 Daily Activitie June 5-9, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, June 5, 2023	1. Morning Briefing 2. Prepare, print and scanning file claims june period 3. Upload file Claims submission	M. Saada Hilman
2	Tuesday, June 6,2023	1. Morning Briefing 2. Prepare, print and scanning file claims june period 3. Upload file Claims submission	M. Saada Hilman
3	Wednesday, June 7, 2023	1. Morning Briefing 2. Prepare, print and scanning file claims june period 3. Upload file Claims submission	M. Saada Himan
4	Thursday, June 8, 2023	1. Morning Briefing 2. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati

5	Friday, June 9, 2023	1. Morning Briefing 2. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati
---	----------------------	---	-----------------

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on June 12 – June 16, 2023 can be seen in the table as follows:

**Table 3.17 Daily Activities June 12-16, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, June 12, 2023	1. Morning Briefing 2. Prepare, print and scanning file claims june period 3. Upload file Claims submission	M. Saada Hilman
2	Tuesday, June 13, 2023	1. Morning Briefing 2. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati
3	Wednesday, June 14, 2023	1. Morning Briefing 2. Maintenance CIF at BRI Unit Sungai Pakning	Maria Rosmawati
4	Thursday, June 15, 2023	3. Morning Briefing 4. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati
5	Friday, June 16, 2023	3. Morning Briefing 4. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati

Source: Processed Data 2023

The activities or work that has been carried out by the author during the implementation of the job training at PT. Bank Rakyat Indonesia Unit Sungai Pakning on June 5 – June 9, 2023 can be seen in the table as follows:

**Table 3.18 Daily Activities June 19-21, 2023**

No.	Date and Time	Description of Activities	Assignor
1	Monday, June 19, 2023	1. Morning Briefing 2. Maintenance CIF at BRI Lubuk Muda Terrace	Maria Rosmawati
2	Tuesday, June 20, 2023	1. Morning Briefing 2. Saying goodbye and handing over memories to the BRI BO Bengkalis Bank 3.	BRI BO BENGKALIS
3	Wednesday, June 21, 2023	1. Morning Briefing 2. Saying goodbye and handing over memories to the BRI Unit Sungai Pakning	BRI UNIT SUNGAI PAKNING

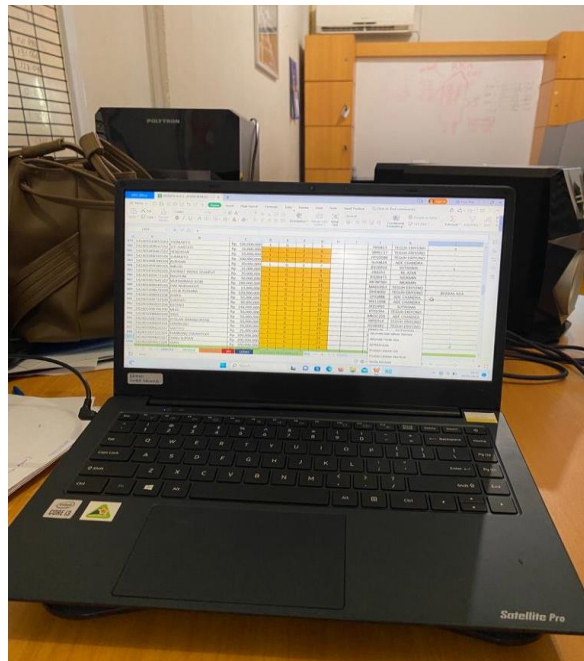
Source: Processed Data 2023

### 3.4 System and Procedures

The system and procedures that the writers used while working at BRI Unit Sungai Pakning are as follows:

1. Make a Location file and Archive loan credit.

File In this activity, The Author got the task to make a file location by room, cupboard, shelf, and serial number (1.B.2.5). And then the file is archived to a document on the customer service portal. How to archive loan credit customer as follow: Open File BRImen in computer, click Ctrl + f to search consumer name, add a serial number in the available column.



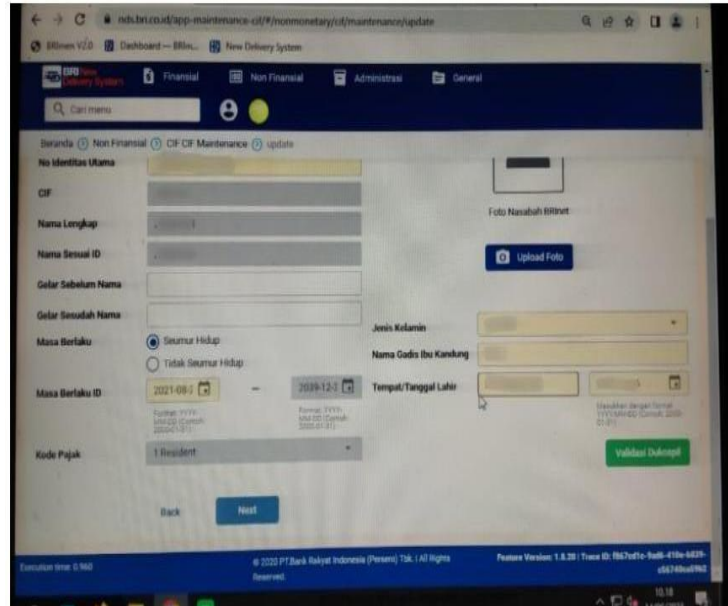
**Figure 3.2 Archive Loan Kredit**  
*Source : Processed Data 2023*

2. Maintenance CIF (Customer Information File).

In this activity, The Author got the task to maintain CIF. CIF maintenance is the process of helping customer service to perform changes or updates to the data contained in the CIF of individual customers by logging in via brinet express with the customer's user and password. How to do CIF maintenance as follows: Open BRInet and log in, click Non-Monetary and there is a CIF option, input CIF number from the file and the customer's name and address



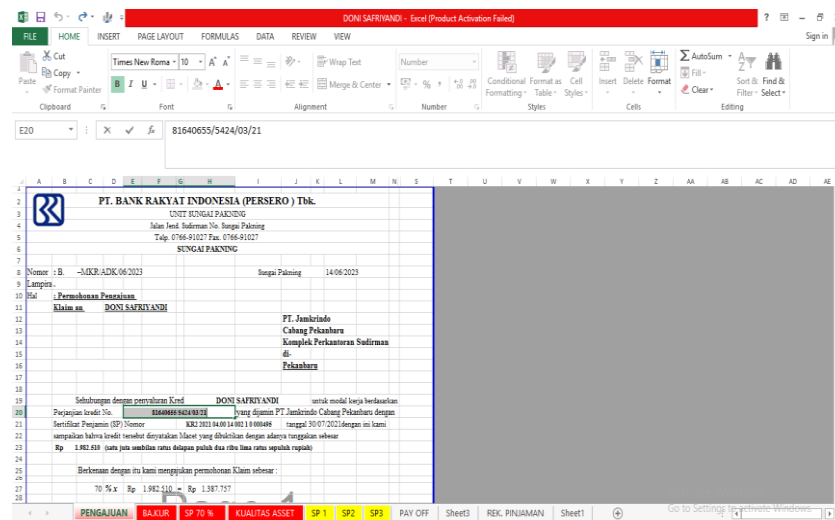
will appear, click maintenance in below column and customer personal data will appear appear, fill in each data section in yellow.



**Figure 3.3 Maintenance CIF**  
Source: Processed Data 2023

3. Prepare file for Claims submission.

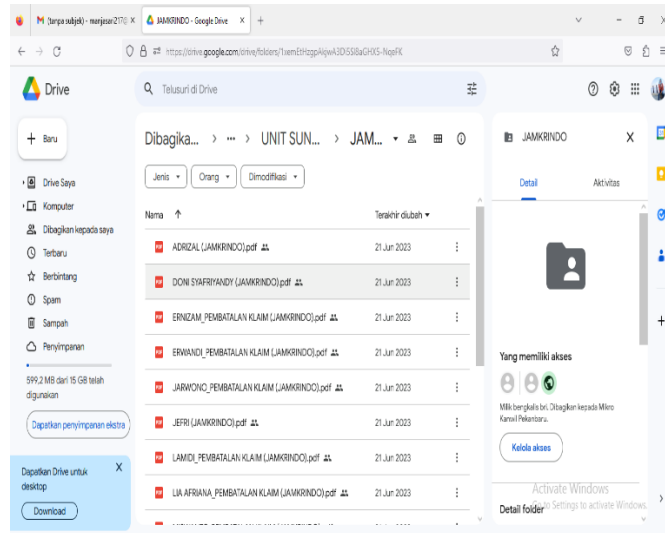
In this activity, the author is tasked with preparing claim requirements for the Askrindo and Jamkrindo companies. The files needed are in the form of a claim application letter, SP3KUR, asset quality certificate, warning letter and also pay off.



**Figure 3.4 File Claims**  
Source: Processed Data 2023

4. Upload file Claims submission.

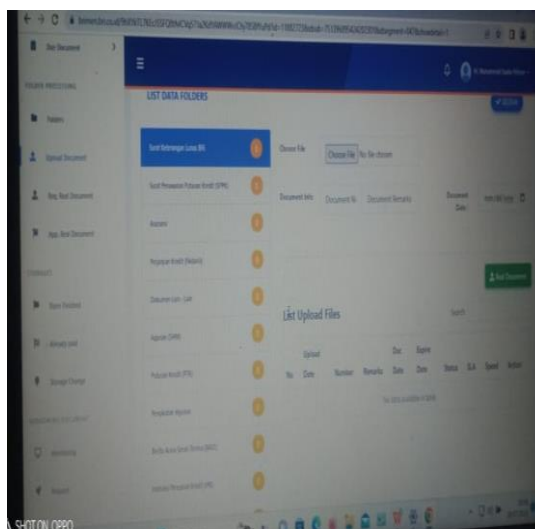
In this activity, the author uploads the claim requirements file that has been made. Upload via the claim document file collection link from each user.



**Figure 3.5 Upload File Claims**  
*Source: Processed Data 2023*

5. Upload file loan customer document.

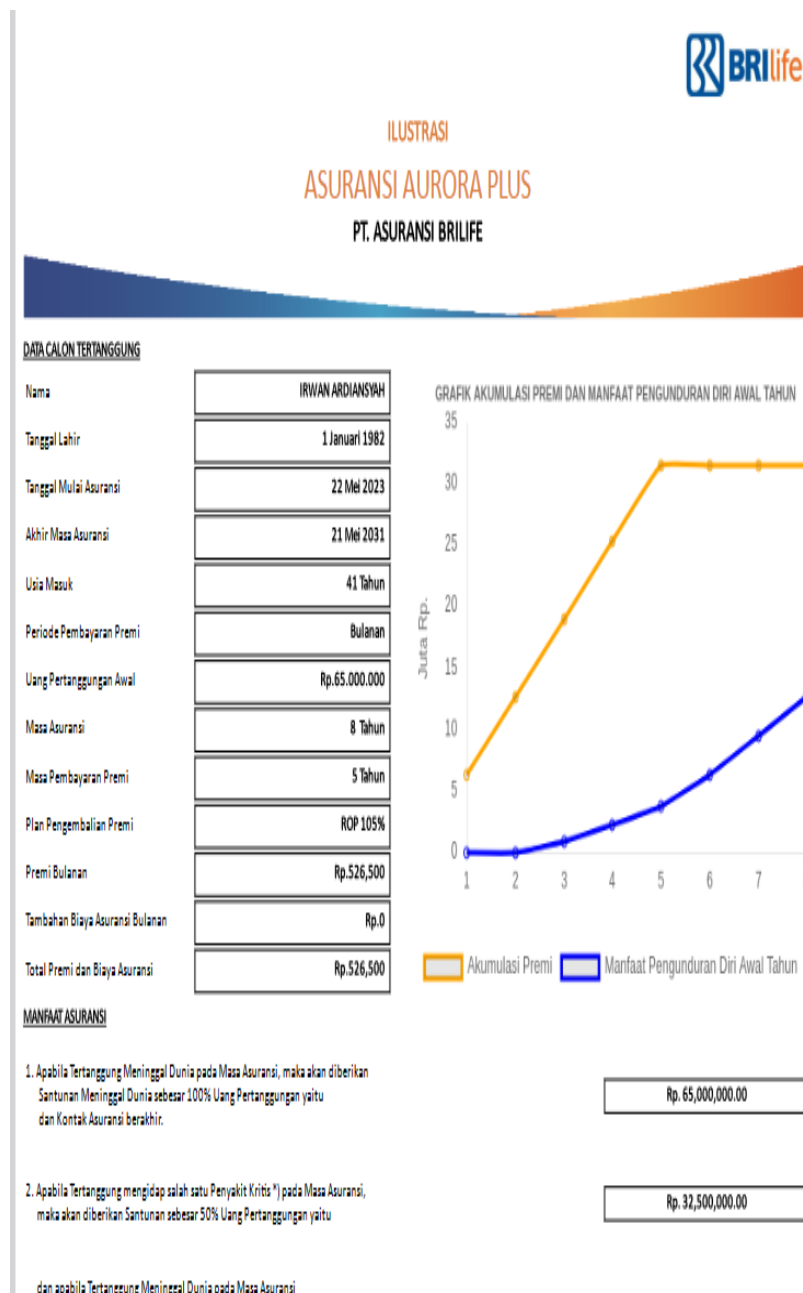
In this activity the author was given the task of uploading loan files for 2023, starting from January-June 2023 loan files. Upload via <http://breimen.co.id>. Uploaded files are counted as complete if they have been approved by the head of the unit and listed in storage. As for the file that will be uploaded in the form of SPH, SHM, DBAST and SP.



**Figure 3.6 Upload Loan Document**  
*Source: Processed Data 2023*

## 6. Open Polis for Customer Insurance

In this activity, the author helps BFA offer insurance products to customers, insurance illustrations are seen from the customer's age. As well as the sum insured is listed after filling in the customer's age. Requirements needed to open a policy are identification cards (KTP), family cards (KK) and savings books.



**Figure 3.7 Customer Insurance Illustration**  
Source: Processed Data 2023

7. Close Polis book costumer Insurance

In this activity the author cancels the polis. These cancellations are usually caused by customers who have problems paying for insurance. Usually, customers ask to close the polis because they cannot afford to pay for insurance.

**PT. Asuransi BRI Life**  
 Gedung Graha Irama, lantai Mezzanine, Jl. H.R. Rasuna Said Blok X - 1 Kav. 1 - 2 Jakarta 12950  
 Telp. (021) 5281265 - 61 (punting), Fax (021) 51400906, website brilife.co.id

**FORMULIR PEMBATALAN POLIS**

- Harap mengisi dengan menggunakan tinta warna hitam, huruf cetak dan tulisan tidak keluar dari kotak, jelas dan memberi tanda (\*) pada kotak jawaban yang sesuai.  
 - Harap tidak menandatangani Formulir ini dalam keadaan kosong dan pastikan semua pertanyaan telah diisi dengan lengkap dan benar sebelum menandatangani.  
 - Jika terjadi kesalahan dalam pengisian formulir, tidak perlu dihapus tetapi dicoret dan diberi paraf disebelah coretan.

Yang bertanda tangan dibawah ini :

Nomor Polis : POL194371  
 Nama Pemegang Polis : KOMARI  
 Nama Tertanggung : KOMARI

Dengan ini mengajukan permohonan pembatalan Polis :

Free look Period  
 Surrender

Alasan Polis dibatalkan

Ketentuan :  
 - Menyerahkan Polis Asli  
 - Menyerahkan Fotokopi Kartu Identitas yang masih berlaku  
 - Menyerahkan copy buku tabungan

Pembayaran atas Pembatalan tersebut dilakukan dengan cara Transfer :

Nama Bank : BRI  
 Nomor Rekening : 5424 - 01 - 0014975 - 53 - 7  
 Atas Nama : KOMARI

\*\*) Rekening Penerima selain Pemegang Polis harus melampirkan Surat Kuasa bermaterai

Dengan dibatalkannya Polis tersebut diatas, maka kewajiban BRI Life terhadap saya, berdasarkan Polis tersebut, telah berakhir dan saya memberikan pembebasan sepenuhnya kepada BRI Life dari segala kewajiban-kewajiban yang berhubungan dengan Polis tersebut serta tidak akan mengajukan tuntutan-tuntutan dalam bentuk apapun di kemudian hari.

**Petugas Asuransi**  
 (Nisa Rahmawati Fitri)  
 Nama Jelas :  
 Tempat : SUNGAI PAKING  
 Tanggal : 06 / 06 / 2023

**Pemegang Polis**  
 (Komari)  
 Nama Jelas :  
 Tempat : SUNGAI PAKING  
 Tanggal : 06 / 06 / 2023

BJS-00-003/00413

Figure 3.8 Close Polis  
 Source: processed Data 2023

### **3.5 Obstacles and Solutions**

#### 3.5.1 Obstacle

The obstacles that the authors get while doing the apprenticeship at BRI Unit Sungai Pakning are:

1. The author has difficulty finding files caused by BRImen data with file storage numbers in different rooms.
2. The author also has difficulty finding several files that are not stored in their place or files that have been taken and not put back.
3. Difficulties in maintaining customer consistency in order to pay insurance on time.
4. Customers who close the policy before the insurance period ends.

#### 3.5.2 Solution

The author provides a solution for BRI Unit Sungai Pakning that in the future it will be even better, namely:

1. Re-indexing all files in the BRImen room.
2. Keep searching for files until found.
3. to customers the penalty fee if they are late in making payments for more than 45 days from the payment date.
4. Remind customers that if they close the policy before the insurance period, the money that has been paid cannot be returned.

## **CHAPTER IV**

### **CONCLUSION AND SUGGESTION**

#### **4.1 Conclusion**

Based on the explanation in the previous chapter, The Author draws conclusions in several ways, namely as follows:

1. The author is given task in 3 section, at the customer services section, which is Make a location file and archive loan credit file, Give a number on each loan credit file, Separating collateral from credit files, Give a number on each Collateral, Indexing new loan files, Make a claims submission and CIF Maintenance. In account officer section, wich is Looking for the customer loan file, Make a warning letter, Print SPH and SID Customer. In the BFA section, which is Looking for insurance customer, Offer AURORA PLUS insurance products to customers, Prepare files and requirements for opening the polis, Prepare files for Closing the Polis.
2. In the implementation of this Aprenticeship, the Author carried out an Aprenticeship at BRI Unit Sungai Pakning, which lasted for 4 (four) months, starting from February 20, 2023 to June 20, 2023.
3. The obstacles The author has difficulty finding files caused by BRImen data with file storage numbers in different rooms, The author also has difficulty finding several files that are not stored in their place or files that have been taken and not put back, Difficulties in maintaining customer consistency in order to pay insurance on time, Customers who close the policy before the insurance period ends. And the Solution, Re-indexing all files in the BRImen room, Keep searching for files until found, to customers the penalty fee if they are late in making payments for more than 45 days from the payment date, Remind customers that if they close the policy before the insurance period, the money that has been paid cannot be returned.

## 4.2 Suggestion

The author provides some suggestions for various parties, namely for the author himself, for students or younger siblings who will do practical work in the next period, for companies and for the State Polytechnic of Bengkalis.

1. Suggestions for The Author are to be more disciplined, neat, careful. Thorough and concentrated in the implementation of apprenticeship.
2. The Author also provides suggestions that may be useful for students who will carry out practical work for the next period, namely prioritizing safety and health, making the best use of time, doing work according to ability and also in accordance with the instructions of the apprenticeship supervisor, thinking before taking action, always patient and obedient, must learn to manage all the tasks given and there is an initiative to evaluate the system and procedures for implementing apprenticeship. And lastly, the most important thing is to do your best during the implementation of this apprenticeship, because this opportunity may only be obtained once. Good performance in the implementation of practical work also has a positive impact, especially for students, campuses, and also companies.
3. After The Author carried out practical work activities at BRI Unit Sungai Pakning. There are several suggestions to make it even better, namely when the company gives assignments that have great responsibility and high risk to apprenticeship students that they should be supervised, guided and taught the steps. Such as in the scanning file and archiving loan credit file. If in archiving the file there is a loss of one of the files, it will have an impact on the performance of the customer service department.
4. Suggestions for the Bengkalis State Polytechnic campus is that the implementation of this apprenticeship can be used as an evaluation, and to provide debriefing to students who will carry out practical work activities before carrying out practical work in accordance with the field or course material related to systems and procedures at the company where the work is carried out practice.

## REFERENCES

- BRI. (2023). *Company Profile Reaching New Height*. Available from: [https://bri.co.id/document/20123/56789/CP\\_Bank\\_BRI\\_27juni.pdf](https://bri.co.id/document/20123/56789/CP_Bank_BRI_27juni.pdf) (access August 3,2023)
- Politeknik Negeri Bengkalis. (2023). *Sejarah Politeknik Negeri Bengkalis*. Available from: <http://www.polbeng.ac.id/official/sejarah-politeknik-negeri-bengkalis>. (access August 2, 2023)



## APPENDIX

### Appendix 1 Apprenticeship Assesment Sheet

EVALUATION RESULTS FROM JOB TRAINING COMPANY ASESSMENT

PT. BANK RAKYAT INDONESIA (Persero) Tbk.  
BRI UNIT SUNGAI PAKNING

Name: Manja Sari  
Student's Identity No: 5404191235  
Study Program: International Business Administration  
State Polytechnic of Bengkalis

No	Assessment Aspect	Percentage	Scores
1	Disciplin	20%	100
2	Responsibility	25%	75
3	Adjustment/Adaptation	10%	100
4	Work Results	30%	100
5	Behavior in General	15%	100
Total (1+2+3+4+5)		100%	475


Explanation:

Score : Criteria

81-100 : Excellence  
71-80 : Very Good  
66-70 : Good  
61-65 : Good Enough  
56-60 : Enough

Notes:

Sungai Pakning, 25 Agustus 2023  
Kepala Unit



## Appendix 2 Apprenticeship Statement Letter

FORM TSPNS-007  
Lampiran C Nene - S. 16 - DBU/YN/06/2009

---

**SURAT PERNYATAAN**

Yang bertanda tangan dibawah ini :


Nama : Manja Sari  
NIM : 5404191235  
Fakultas : Politeknik Negeri Bengkalis  
Prodi : Administrasi Bisnis Internasional  
Unit Kerja : BRI Unit Sungai Pakning  
Alamat : Jl. Ahmad Yani Sungai Pakning

Dengan ini menyatakan dengan sesungguhnya bahwa saya akan memegang teguh rahasia sesuatu yang menurut sifatnya atau menurut perintah harus saya rahasiakan termasuk Rahasia Bank selama saya menjalani Pekerja Praktek Lapangan di BRI BO Bengkalis.

Demikian surat pernyataan ini saya buat dengan penuh kesadaran dan saya laksanakan dengan penuh rasa tanggung jawab.

Bengkalis, 20 Februari 2023  
Yang menyatakan Pernyataan,

Mengetahui,

  
Manja Sari

Yusti Herdianingsih  
Supervisor

Tindakan :

1. Untuk Yang Bersangkutan.
2. Arsip

## Appendix 3 Apprenticeship Daily Activities

### DAILY ACTIVITIES OF APPRENTICESHIP

Nama : Manja Sari  
NIM : 5404191235  
Pogram Studi : D4 Administrasi Bisnis Internasional  
Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

1. Make a location file and archive loan credit file
2. Give a number on each loan credit file
3. Separating collateral from credit files
4. Give a number on each Collateral
5. Indexing new loan files
6. Make a claims submission
7. CIF Maintenance
8. Looking for the customer loan file
9. Make a warning letter
10. Print SPH and SID Customer
11. Looking for insurance customer
12. Offer AURORA PLUS insurance products to customers
13. Prepare files and requirements for opening the polis
14. Prepare files for Closing the Polis

Sungai Pakning, July 10<sup>th</sup>, 2023



Rahmad Fadhi  
Kepala Unit

## Appendix 4 Absence Apprenticeship

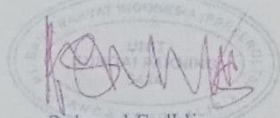
### DAFTAR HADIR PROGRAM KERJA PRAKTEK MAHASISWA

Nama : Manja Sari  
NIM : 5404191235  
Pogram Studi : D4 Administrasi Bisnis Internasional  
Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

No	Hari	Tanggal	Datang	Pulang	Paraf	Keterangan
			Jam			
1	Senin	20 - feb - 2023	07.00	16.00		-
2	Selasa	21 - feb - 2023	07.00	16.00		-
3	Rabu	22 - feb - 2023	07.00	16.00		-
4	Kamis	23 - feb - 2023	07.00	16.00		-
5	Jumat	24 - feb - 2023	07.00	16.00		-
6	Senin	27 - feb - 2023	07.00	16.00		-
7	Selasa	28 - feb - 2023	07.00	16.00		-

Keterangan : I = Izin, S = Sakit, A = Alpa\*) di paraf oleh pembimbing lapangan

Sungai Pakning, July 10<sup>th</sup>, 2023



Rahmad Fadhlil  
Kepala Unit

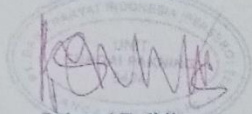
### DAFTAR HADIR PROGRAM KERJA PRAKTEK MAHASISWA

Nama : Manja Sari  
 NIM : 5404191235  
 Pogram Studi : D4 Administrasi Bisnis Internasional  
 Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
 Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

No	Hari	Tanggal	Datang Pulang		Paraf	Keterangan	
			Jam	Jam			
1	Rabu	1- Mar - 2023	07.00	16.00	[Red Signature]		
2	Kamis	2- Mar - 2023	07.00	16.00			
3	Jumat	3- Mar - 2023	07.00	16.00			
4	Senin	6- Mar - 2023	07.00	16.00			
5	Selasa	7- Mar - 2023	07.00	16.00			
6	Rabu	8- Mar - 2023	07.00	16.00			
7	Kamis	9- Mar - 2023	07.00	16.00			
8	Jumat	10- Mar - 2023	07.00	16.00			
9	Senin	13- Mar - 2023	07.00	16.00			
10	Selasa	14- Mar - 2023	07.00	16.00			
11	Rabu	15- Mar - 2023	07.00	16.00			
12	Kamis	16- Mar - 2023	07.00	16.00			
13	Jumat	17- Mar - 2023	07.00	16.00			
14	Senin	20- Mar - 2023	07.00	16.00			
15	Selasa	21- Mar - 2023	07.00	16.00			
16	Rabu	22- Mar - 2023	-	-			Holiday
17	Kamis	23- Mar - 2023	07.00	16.00			
18	Jumat	24- Mar - 2023	07.00	16.00			
19	Senin	27- Mar - 2023	07.00	16.00			
20	Selasa	28- Mar - 2023	07.00	16.00			
21	Rabu	29- Mar - 2023	07.00	16.00			
22	Kamis	30- Mar - 2023	07.00	16.00			
23	Jumat	31- Mar - 2023	07.00	16.00			

Keterangan : I = Izin, S = Sakit, A = Alpa\*) di paraf oleh pembimbing lapangan

Sungai Pakning, July 10<sup>th</sup>, 2023



Rahmad Fadhli  
Kepala Unit

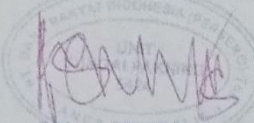
### DAFTAR HADIR PROGRAM KERJA PRAKTEK MAHASISWA

Nama : Manja Sari  
 NIM : 5404191235  
 Pogram Studi : D4 Administrasi Bisnis Internasional  
 Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
 Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

No	Hari	Tanggal	Datang	Pulang	Paraf	Keterangan
			Jam			
1	Senin	3 - Apr - 2023	07.00	16.00		
2	Selasa	4 - Apr - 2023	09.00	16.00		
3	Rabu	5 - Apr - 2023	07.00	16.00		
4	Kamis	6 - Apr - 2023	09.00	16.00		
5	Jumat	7 - Apr - 2023	-	-		Holiday
6	Senin	10 - Apr - 2023	07.00	16.00		
7	Selasa	11 - Apr - 2023	07.00	16.00		
8	Rabu	12 - Apr - 2023	09.00	16.00		
9	Kamis	13 - Apr - 2023	07.00	16.00		
10	Jumat	14 - Apr - 2023	07.00	16.00		
11	Senin	17 - Apr - 2023	07.00	16.00		
12	Selasa	18 - Apr - 2023	07.00	16.00		
13	Rabu	19 - Apr - 2023	-	-		Holiday
14	Kamis	20 - Apr - 2023	-	-		Holiday
15	Jumat	21 - Apr - 2023	-	-		Holiday
16	Senin	24 - Apr - 2023	-	-		Holiday
17	Selasa	25 - Apr - 2023	-	-		Holiday
18	Rabu	26 - Apr - 2023	07.00	16.00		
19	Kamis	27 - Apr - 2023	07.00	16.00		
20	Jumat	28 - Apr - 2023	07.00	16.00		

Keterangan : I = Izin, S = Sakit, A = Alpa\*) di paraf oleh pembimbing lapangan

Sungai Pakning, July 10<sup>th</sup>, 2023

  
 Rahmad Fadhi  
 Kepala Unit



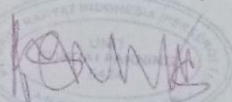
### DAFTAR HADIR PROGRAM KERJA PRAKTEK MAHASISWA

Nama : Manja Sari  
 NIM : 5404191235  
 Program Studi : D4 Administrasi Bisnis Internasional  
 Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
 Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

No	Hari	Tanggal	Datang	Pulang	Paraf	Keterangan
			Jam			
1	Senin	1 - Mei - 2023	07.00	16.00	/	Holiday
2	Selasa	2 - Mei - 2023	07.00	16.00	/	
3	Rabu	3 - Mei - 2023	07.00	16.00	/	
4	Kamis	4 - Mei - 2023	07.00	16.00	/	
5	Jumat	5 - Mei - 2023	07.00	16.00	/	
6	Senin	8 - Mei - 2023	07.00	16.00	/	
7	Selasa	9 - Mei - 2023	07.00	16.00	/	
8	Rabu	10 - Mei - 2023	07.00	16.00	/	
9	Kamis	11 - Mei - 2023	07.00	16.00	/	
10	Jumat	12 - Mei - 2023	07.00	16.00	/	
11	Senin	15 - Mei - 2023	07.00	16.00	/	
12	Selasa	16 - Mei - 2023	07.00	16.00	/	
13	Rabu	17 - Mei - 2023	07.00	16.00	/	
14	Kamis	18 - Mei - 2023	-	-	/	Holiday
15	Jumat	19 - Mei - 2023	07.00	16.00	/	
16	Senin	22 - Mei - 2023	07.00	16.00	/	
17	Selasa	23 - Mei - 2023	07.00	16.00	/	
18	Rabu	24 - Mei - 2023	07.00	16.00	/	
19	Kamis	25 - Mei - 2023	07.00	16.00	/	
20	Jumat	26 - Mei - 2023	07.00	16.00	/	
21	Senin	29 - Mei - 2023	07.00	16.00	/	
22	Selasa	30 - Mei - 2023	07.00	16.00	/	
23	Rabu	31 - Mei - 2023	07.00	16.00	/	

Keterangan : I = Izin, S = Sakit, A = Alpa\*) di paraf oleh pembimbing lapangan

Sungai Pakning, July 10<sup>th</sup>, 2023

  
 Rahmad Fadhlil  
 Kepala Unit

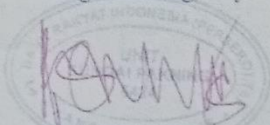
## DAFTAR HADIR PROGRAM KERJA PRAKTEK MAHASISWA

Nama : Manja Sari  
 NIM : 5404191235  
 Pogram Studi : D4 Administrasi Bisnis Internasional  
 Tempat : PT. Bank Rakyat Indonesia (Persero), Tbk. KCP Unit Sungai Pakning  
 Alamat : Jl. Sudirman, Sungai Selari, Bengkalis, Riau.

No	Hari	Tanggal	Datang	Pulang	Paraf	Keterangan
			Jam			
4	Kamis	1 - Jun - 2023	-	-		Holiday
5	Jumat	2 - Jun - 2023	-	-		Holiday
6	Senin	5 - Jun - 2023	07.00	17.00		-
7	Selasa	6 - Jun - 2023	07.00	17.00		-
8	Rabu	7 - Jun - 2023	07.00	17.00		-
9	Kamis	8 - Jun - 2023	07.00	17.00		-
10	Jumat	9 - Jun - 2023	07.00	17.00		-
11	Senin	12 - Jun - 2023	07.00	17.00		-
12	Selasa	13 - Jun - 2023	07.00	17.00		-
13	Rabu	14 - Jun - 2023	07.00	17.00		-
14	Kamis	15 - Jun - 2023	07.00	17.00		-
15	Jumat	16 - Jun - 2023	07.00	17.00		-
16	Senin	19 - Jun - 2023	07.00	17.00		-
17	Selasa	20 - Jun - 2023	07.00	08.00		-
18	Rabu	21 - Jun - 2023	07.00	09.00		-
19	Kamis	22 - Jun - 2023				
20	Jumat	23 - Jun - 2023				
21	Senin	26 - Jun - 2023				
22	Selasa	27 - Jun - 2023				
23	Rabu	28 - Jun - 2023				
24	Kamis	29 - Jun - 2023				
25	Jumat	30 - Jun - 2023				

Keterangan : I = Izin, S = Sakit, A = Alpa\*) di paraf oleh pembimbing lapangan

Sungai Pakning, July 10<sup>th</sup>, 2023




  
 Rahmad Fadhi  
 Kepala Unit



## Appendix 5 Apprenticeship Revision List

**REVISION SHEET**  
**STUDENT PRACTICE GUIDANCE**  
**INTERNATIONAL BUSINESS ADMINISTRATION D-IV STUDY PROGRAM**  
**STATE POLYTECHNIC BENGKALIS**

Name : Manja Sari  
 Student's Identity No : 5404191235  
 Apprenticeship Place : PT. Bank Rakyat Indonesia Unit Sungai Pakning  
 Advisor : Teguh Widodo, S.Sos., M.SM., Rech

No	Date and Time	Revision	Advisor Initials
1	15/08/2023	- Lengkapi Laporan bagian yg belum ada - Ikuti panduan penulisan Laporan - Perhatikan besaran tata tulis.	
2	22/08/2023	- Daftar Daftar Isi - Daftar Tabel - Daftar Gambar. - Daftar Lampiran diurutkan. - urutkan lampiran & s/d terakhir tidak ada. - Buat kalimat pengantar numbering di buku sebelum poin = numbering.	
3	23/08/2023	Acc untuk sidang Kp.	

**Appendix VII Photo With BRI Unit Sungai Pakning**







**Appendix VIII Photo With BRI BO Bengkalis**

