

APPRENTICESHIP REPORT

**PT BANK RAKYAT INDONESIA SUB BRANCH OFFICE
BENGKALIS**

**TIARA SEFIANA
5404181134**



**APPLIED DEGREE INTERNATIONAL BUSINESS
ADMINISTRATION
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS**

2022

VALIDATION SHEET

APPRENTICESHIP REPORT

PT BANK RAKYAT INDONESIA SUB BRANCH OFFICE BENGKALIS

Written as one of the conditions for completing Apprenticeship

TIARA SEFIANA
5404181134

Bengkalis, June 30th, 2022

Leader of PT. Bank Rakyat
Indonesia Sub Branch Office
Bengkalis

Advisor



Retli Winanda Putra
PN. 00180613

Nageeta Tara Rosa, SE., M.BA
NIP. 198911172019031012

Approved by,
Head of International Administration
Study Program
State Polytechnic of Bengkalis



Hutomo Atman Maulana, S.Pd., M.Si
NIP.198908312018031001

ACKNOWLEDGEMENT

Praise for the blessings and grace of Almighty God, who has provided health and opportunities to The Author that her can complete Apprenticeship activities and have complete practical work reports that The Author do at PT. Bank Rakyat Indonesia (BRI) Sub Branch office Bengkalis on time, start from March 01, 2022 until June 30, 2022.

The Author also express their gratitude to all employees of PT. Bank Rakyat Indonesia (BRI) Sub Branch Office Bengkalis who are good, friendly and accept writer join and have the opportunity to become one of the family members of PT. Bank Rakyat Indonesia (BRI) Sub Branch Office Bengkalis. This Report was made to fulfill the requirement of the campus as one of the programs for the final semester students majoring in Commerce Administration, the D-IV study program in International Business Administration, which is used as an application of learning gained during lectures in their respective fields.

In compiling this Apprenticeship report, The Author realizes that without the guidance and direction from various parties the Apprenticeship report cannot be completed in a timely manner, then The Author wish to thank all those who have been involved and assisted The Author. Therefore, with humility the writer would like to thank:

1. Mr. Johny Custer, S.T., M.T as Director of State Polytechnic of Bengkalis.
2. Mr. Armada S.T., M.T as Deputy Director I of State Polytechnic of Bengkalis.
3. Mrs. Supriati, S.ST., M.Si as the Head of the Department of Business Administration.
4. Mrs. Yunelly Asra, SE, MM as the Former Head of the Department of Business Administration.
5. Mrs. Wan Junita Raflah, B. Sc., M.Ec.Dev as Head of International Business Administration Study Program.

6. Mr. Hutomo Atman Maulana, S.Pd., M.Si as the Former Head of International Business Administration Study Program.
7. Mrs. Nageeta Tara Rosa, SE., M.B.A, as The Supervisor of the practical work report, who has provided a lot of guidance and information, assistance and guidance.
8. Mr. Alkadri Perdana, B.IT., M.Sc as the Coordinator of Practical Work
9. All lecturers and employees of State Polytechnic of Bengkalis who have collaborated in the lecture process until the preparation of this Apprenticeship.
8. Mr. Kurniadi as The Leader of Bank Rakyat Indonesia (BRI) branch office Bengkalis
9. Mr. Ahmad Jauhari as The Micro Business Assistant Manager (AMBM) Bank Rakyat Indonesia (BRI) Branch Office Bengkalis.
10. Mr. Retli Winanda Putra as Head of Bank Rakyat Indonesia (BRI) Sub Branch Office Bengkalis
11. Mr. Ama Dona as Supervisor of the Teller and Customer Service section who always gives advices, direction and attention to The Author.
11. Ms. Marhiandina Safitri, Ms. Siti Mardiah, Mr. Alfis Kurnia, Mr. Andika febrianto as The Customer Service who always gives advices, direction and attention to The Author during the internship.
12. Mrs. Farbiea Agitha, Mrs. Sekar Arum Wigati, Mrs. Sesra Ariani and Ms. Ariqa Qonitina Zaima as The Teller who always gives advices, direction and attention to The Author during the Apprenticeship
13. Mr. Dedi Iskandar, Mr. Ade Chandra, Mr. Berry Syahputra, Mr. Drayo Alnantha, Mr. Julio Permana and Mr. Mariadi Saputra as The Management Administration who always support our in completing tasks.
14. Mr. Adi Saputra and Mr. Riski as Clening Service Bank Rakyat Indonesia who have helped alot in completing the task given as well as partners in asking for help.

15. All employees of Bank Rakyat Indonesia (BRI) Branch Office Bengkalis are kind, caring and understanding to The Author during the Apprenticeship.
16. Especially for my father Bakhtiar and my mother Ernawati beloved who have provided a lot of support for prayer, time, energy and material to help and provide convenience during the lecture process and hopefully all of them will get a reward that is appropriate with Almighty God.
16. To all my friends, especially for Muhammad Fauzi, Risma Nurindah and Delvani Silalahi who always give encouragement and support system in completing this Apprenticeship report.
17. Friends in arms of State Polytechnic of Bengkalis, especially the International Business Administration Study Program, thank you for your support and cooperation when completing this Apprenticeship report.

The Author realizes that in the preparation of this Apprenticeship report, it is still far from perfect, both in terms of preparation, language, and writing. Therefore, The Author really expect constructive criticism and suggestions to become a reference for writers in the future. Hopefully this thesis report is useful for the writer and the reader.

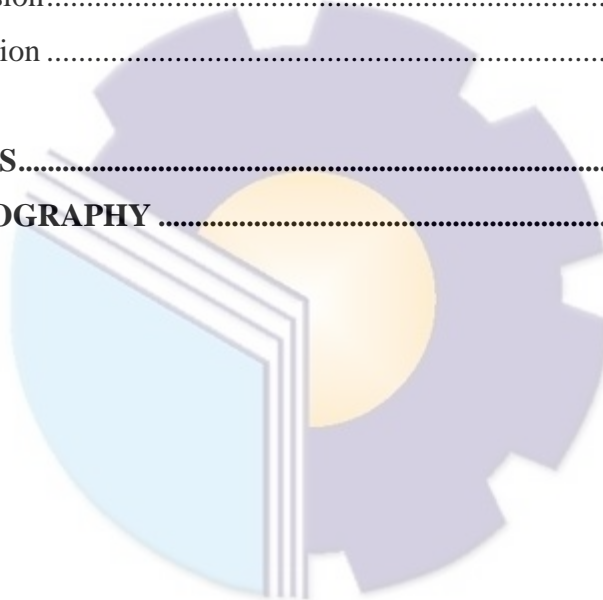
Bengkalis, August 2022

Tiara Sefiana
5404181134

TABLE OF CONTENTS

COVER	i
ACKNOWLEDGEMENT	iii
TABLE OF CONTENTS.....	viI
LIST OF FIGURES	viii
LIST OF TABLES	ix
LIST OF APPENDICES	x
CHAPTER 1 INTRODUCTION	1
1.1 Background of the Apprenticeship.....	1
1.2 Purpose of the Appreticeship	3
1.3 Significances of the Apprenticeship.....	3
CHAPTER II GENERAL DESCRIPTION OF THE COMPANY.....	5
2.1 Company Profile.....	5
2.2 Vision and Mission.....	8
2.2.1 Vision	9
2.2.2 Mission	9
2.2.3 Our Brilian (Bri With Five Values) Values	9
2.3 Kind of Business	9
2.3.1 Consumer Business	10
2.3.2 Corporate Business.....	10
2.3.3 Institutional and State-Owned Enterprises Business.....	11
2.3.4 International Business and treasury.....	11
2.4 Organization Structure	11
2.5 Products of PT. Bank Rakyat Indonesia (BRI)	17
2.6 Working Process.....	20
2.7 Document Used for Activity	22

CHAPTER III SCOPE OF THE APPRENTICESHIP	24
3.1 Job Description.....	24
3.2 Place of Apprenticeship.....	25
3.3 Systems and Procedures	38
3.4 Obstacle and Solution.....	49
3.4.1 Obstacle	49
3.4.2 Solution	50
 CHAPTER IV CONCLUSION AND SUGGESTION	 51
4.1 Conclusion.....	51
4.2 Suggestion	52
 APPENDICES.....	 55
WRITER BIOGRAPHY	79



LIST OF FIGURE

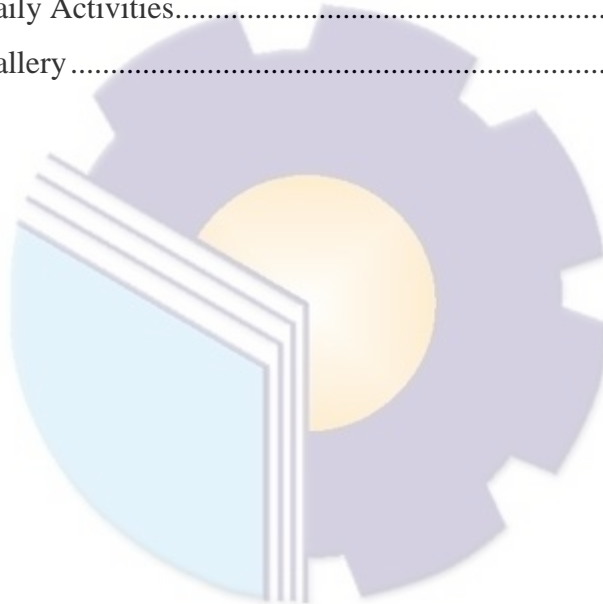
Figure 2.1 Museum BRI Purwokerto	5
Figure 2.2 Head Office BRI Jakarta Pusat	6
Figure 2.3 Logo Of PT. Bank Rakyat Indonesia (BRI)	8
Figure 2.4 Customer Loan Credit File	22
Figure 2.5 Teller Cash.....	23
Figure 3.1 BRI Sub Branch Office Bengkalis.....	25
Figure 3.2 LW324 Single Row	39
Figure 3.3 Taspen Authentication.....	40
Figure 3.4 Guarantor Certificate	41
Figure 3.5 Checklist Registration.....	43
Figure 3.6 Register QRIS.....	44
Figure 3.7 Digital Saving	45
Figure 3.8 Gift Event.....	47
Figure 3.9 Tire Money	48

LIST OF TABLE

Table 2.1 Organization Structure BRI Sub Branch Office Bengkalis	12
Table 2.2 BRI product Complete	19
Table 2.3 Process Implementation People's Business	20
Table 3.1 Daily Activities March 01st, 2022- March 04th, 2022	26
Table 3.2 Daily Activities March 07th, 2022- March 11th, 2022.....	26
Table 3.3 Daily Activities March 14th, 2022- March 18th, 2022.....	27
Table 3.4 Daily Activities March 21th, 2022- March 25th, 2022.....	28
Table 3.5 Daily Activities March 28th, 2022- April 01th, 2022.....	29
Table 3.6 Daily Activities April 04th, 2022- April 08th, 2022.....	29
Table 3.7 Daily Activities April 11th, 2022- April 15th, 2022.....	30
Table 3.8 Daily Activities April 18th, 2022- April 22th, 2022.....	31
Table 3.9 Daily Activities April 25th, 2022- April 29th, 2022.....	32
Table 3.10 Daily Activities May 02nd, 2022- May 06th, 2022	32
Table 3.11 Daily Activities May 09th, 2022- May 13th, 2022	33
Table 3.12 Daily Activities May 16th, 2022- May 20th, 2022	34
Table 3.13 Daily Activities May 23th, 2022- May 27th, 2022	34
Table 3.14 Daily Activities May 30th, 2022- June 04th, 2022	35
Table 3.15 Daily Activities June 06th, 2022- June 10th, 2022	36
Table 3.16 Daily Activities June 13th, 2022- June 17th, 2022	36
Table 3.17 Daily Activities June 20th, 2022- June 24th, 2022	37
Table 3.18 Daily Activities June 27th, 2022- June 30th, 2022	38

LIST OF APPENDICES

Appendix 1 Apprenticeship Application Letter	55
Appendix 2 References Letter.....	56
Appendix 3 Apprenticeship Certificate.....	57
Appendix 4 Revision Sheet.....	58
Appendix 5 List of Attendance	59
Appendix 6 Company Appraisal Sheet.....	61
Appendix 7 Daily Activities.....	62
Appendix 8 Gallery	67



CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

State Polytechnic of Bengkalis was established in 2000. Since 2000 until now the State Polytechnic of Bengkalis has 8 majors with 20 study programs. The departments include Production and Maintenance Mechanical Engineering, Electrical Engineering, Road and Bridge Design Engineering, International Business Administration, Public Financial Accounting, Software Engineering, Shipping Engineering, Mechanical Engineering, Electronic Engineering, Civil Engineering, Business Administration, Informatics Engineering, English, Nautical, and Commercial Shipping Management. Bengkalis State Polytechnic is a vocational campus that educates its students to create a competent spirit in various fields. Bengkalis State Polytechnic implements an 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/concepts applied in work according to the field of study. Apprenticeship can increase students' knowledge and skills and can solve scientific problems 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. So, apprenticeship is a useful place for students to use as a tool to gain knowledge and experience in the world of work. Apprenticeship is also one of the requirements for obtaining an applied bachelor's degree.

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 problems in accordance with the theories they get in college. 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. So, 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's degree

In this program, specifically for 8th semesters 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 places 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.

According BRI.co.id (2022) PT. Bank Rakyat Indonesia (BRI) is one of the largest and oldest own BUMN (*Badan Usaha Milik Negara*) Banks in Indonesia.. The head office of BRI which is located at Jend.Sudirman Street Kav. 44-46, Bendungan Hilir, Tanah Abang, Jakarta pusat. BRI was established in Puwokero by Raden Aria Wiriatmaja, Jawa Tengah on 1895 under the name of De Poerwokertosche Hulp-en Spaarbank der Indlandsche Hoofden, which was initially an institution that managed mosque cash funds channeled to the people through a simple scheme. On February 22, 1946, the Indonesian Government changed this institution's name to BRI on the basis of Government Regulation No. 1 of 1946 and BRI became the first bank owned by the Government of the Republic of Indonesia.

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 Sub Branch Office Bengkalis, BRI Sub Branch Office Selat Baru, BRI Sub Branch Office Pakning. The Author carries out practical work in one of the BRI sub branch, namely BRI Sub Branch Office Bengkalis

1.2 Purpose of the Apprenticeship

The apprenticeship activities of Bengkulu State Polytechnic students, especially the D-IV International Business Administration study program have the following objectives:

1. To know the job description of the field of work being handled at BRI Sub Branch Bengkulu Office.
2. To know the place of practical work at BRI Sub Branch Office Bengkulu.
3. To know the system and procedures in BRI Sub Branch Bengkulu Office.
4. To find out the obstacles and solutions during practical work.

1.3 Significances of the Apprenticeship

The practical work carried out is very beneficial for several parties such as students, companies and State Polytechnic of Bengkulu

1. For Students

There are several benefits from the implementation of practical work programs obtained by students, namely as follows:

- a Get a certificate from the company if you have completed the practical work program.
- b Get pocket money and transportation according to the agreement between the practical work participants and the company.
- c Students can develop work relationships and add experience to their resumes.
- d Students have the opportunity to apply theoretical/conceptual knowledge in the real world of work.
- e Students gain practical experience in applying theoretical/conceptual science according to their study program.

2. For Companies

The benefits of implementing practical work programs are also obtained by companies/institutions that accept practical work students, such as:

- a The company will receive labor assistance from students who do practical work then the work becomes a little lighter and easier.

b The company will be recognized by academics and the world of education.

3. For State Polytechnic of Bengkalis

There are several benefits from implementing the practical work program obtained by the State Polytechnic of Bengkalis, which are as follows:

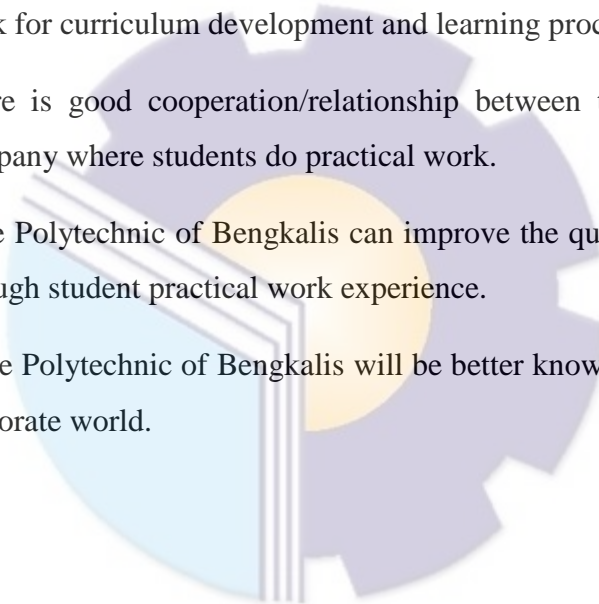
a State Polytechnic of Bengkalis receives feedback from organizations/companies on the ability of students who take part in practical work in the world of work.

b State Polytechnic of Bengkalis receives feedback from the world of work for curriculum development and learning processes.

c There is good cooperation/relationship between the campus and the company where students do practical work.

d State Polytechnic of Bengkalis can improve the quality of its graduates through student practical work experience.

e State Polytechnic of Bengkalis will be better known in the industrial or corporate world.



CHAPTER II

GENERAL DESCRIPTON OF THE COMPANY

2.1 Company Profile

According BRI.co.id (2022) BRI is one of the largest and oldest own BUMN Banks in Indonesia.. The head office of BRI which is located at Jend.Sudirman Street Kav. 44-46, Bendungan Hilir, Tanah Abang, Jakarta pusat. BRI was established in Puwokero by Raden Aria Wiriarmaja, Jawa Tengah on 1895 under the name of De Poerwokertosche Hulp-en Spaarbank der Indlandsche Hoofden, which was initially an institution that managed mosque cash funds channeled to the people through a simple scheme.



Figure 2.1 Museum BRI Purwokerto
Source: Processed Data, 2022

According BRI.co.id (2022) On December 16, 1895 the Hulp-en Spaarbank der Indlandsche Bestuurs Ambtenareen was officially formed that eventually became known as the first “Bank Perkreditan 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 Spaar-en Landbouw Credietbank (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 Indonesian Government changed this institution's name to BRI on the basis of Government Regulation No. 1 of 1946 and BRI became the first bank owned by the Government of the Republic of Indonesia.

The Government subsequently changed the name of BRI to become Bank Koperasi Tani dan Nelayan (BKTN) in 1960, which constitutes a merger of BRI, Bank Tani dan Nelayan (BTN) and Nederlandsche Handels Maatschapij (NHM). The Bank was then integrated into Bank Indonesia in 1965 under the name of *Bank Indonesia Urusan Koperasi, Tani dan Nelayan* (BIUKTN) and *Bank Negara Indonesia Unit II Bidang Ekspor-Import*. Based on Law No.21 of 1968, the Government renamed it to BRI as a commercial bank.



Figure 2.2 Head Office BRI Jakarta Pusat
Source: Processed Data, 2022

According to BRI.co.id (2022) On 1992, Bank BRI changed its legal status to become PT. Bank RakyatIndonesia (Persero) on the basis of Banking Law No.7 of 1992. Bank BRI became a Publicly Listed Company on November 10, 2003 through its share listing with the Indonesia Stock Exchange under the share code of BBRI. A strategic step was carried out through the acquisition of Bank Jasa Artha (BJA) in 2007, which was subsequently converted to become PT. Bank

Syariah BRI. BRI's Sharia Business Unit was eventually spun off from Bank BRI and merged into PT. Bank SyariahBRI on January 1, 2009.

There are 3 important dates for Bank BRI in 2011, namely: On January 11, 2011, when Bank BRI carried out a stock split namely by breaking down the nominal share that initially amounts to Rp500 per share to Rp250 per share. The stock split carried out by Bank BRI seeks to enhance the share's trading liquidity and broaden the Company's share ownership in the Indonesia Stock Exchange. Subsequently on March 3, 2011, Bank BRI carried out a corporate action through the signing of the Acquisition Deed with the Plantation Pension Fund (Daperbun) to acquire and become the controlling shareholders of PT Bank Agroniaga Tbk. An important moment in 2011 was sealed on December 16, 2016. On that date, in addition to Bank BRI's 116th anniversary, Bank BRI also carried out a corporate action through the signing of the Instrument of Transfer and Bought and Sold Notes between Bank BRI with Asuransi Jiwa BRIngin Jiwa Sejahtera over shares of BRIngin Remittance Co.Ltd (Hong Kong).

Bank BRI becomes the first to provide self-service banking services in Indonesia through BRI Hybrid Banking. To provide the best services to its customers, Bank BRI continued to increase the number of ATM's to 20,792 ATM units as well as EDC machines to 131,204 units. This achievement led Bank BRI to become the Bank with the largest ATM and EDC networks in Indonesia. Moreover, on April 28, 2014, Bank BRI carried out a major step, not only for Bank BRI itself but also for Indonesia. Bank BRI signed the BRI Satellite (BRIsat) Procurement and Launching Contract with Space Systems/ Loral (SSL) and Arianespace. Bank BRI will subsequently become the first and only bank in the world to operate its own satellite. As part of its efforts to expand and strengthen its banking networks in Asia, Bank BRI expanded its conventional networks by opening offices in the heart of Singapore at OUE Bayfront, 50 Collyer Quay, Singapore.

Philosophy Logo of BRI



Figure 2.3 logo of BRI
Source: Prosesed Data, 2022

Based on 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. So, the 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 the safe and protect 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 that enhances the Bank's ability to remain focused on achieving success in its operational activities. This vision and mission has helped Bank BRI to constantly strive to achieve its ideals by reminding management and employees that they work together for a common purpose that contributes to the Bank's long-term success.

2.2.1 Vision

The vision of BRI is “To become the leading commercial bank that prioritizes customer satisfaction”.

2.2.2 Mission

The mission of PT. BRI Persero Tbk has three, as follows :

1. Engage in the best banking activities by focusing on services to Micro, Small and Medium-Scale Enterprises as to enhance the people’s economy
2. Provide superior services to customers through its vast work networks that is supported by a professional human resources and reliable information technology by implementing the right risk management and good corporate governance practices
3. Provide optimum advantages and benefits to stakeholders

2.2.3 Our Brilian (Bri With Five Values) Values

Like the seed and soil, the seed represents the existing system within the Bank and the soil is the adopted work culture values. No matter how good the planted seeds are, the seeds will never grow well if the soil is not fertile. Likewise for the Bank, the system that has been painstakingly prepared will not be properly implemented if the work culture values embraced by human resources are deemed inappropriate. Known under the name of BRILian or BRI with Five Values, Bank BRI applies corporate values that serve as the basis for thought, action, and behavior for employees under its control. The Five Values adopted by Bank BRI consists of: Integrity, Professionalism, Ideals, Customer Satisfaction and Appreciation to HR. Comprehensive application of Bank BRI’s work culture values has made it possible for Bank BRI to achieve its aspirations in line with its corporate vision and mission as well as Good Corporate Governance principles

2.3 Kind of Business

In accordance with its vision and mission, Bank Rakyat Indonesi (BRI) consistently develops the Micro, Small and Medium Scale Enterprises. This

consistency resulted in a brilliant business performance that was internationally recognized by the ADB and World Bank. In response to market developments and the variety of public requirements for banking products and services, Bank Rakyat Indonesia (BRI) collaborated with this business segment to become: Micro and Program Business, Retail Business, Corporate Business, International Business, Treasury and Capital Market Support Services, as well as Subsidiaries that focus on the Shariah, Agribusiness and Remittance businesses. 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, which in turn creates the demand for consumer financing services. Bank BRI applies a comprehensive 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 Savings communication strategy that is aimed at urban dwellers, which is carried out by 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 Businesses 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 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.

2.3.4 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 ease of service relates with the numerous cooperation 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 assets and liabilities. The services provided are in the form of funds managed from Financial Institution Pension Funds, custodian services, and trustee services as well as securities sales agents.

2.4 Organization Structure

The organization structure is a framework that describes the relationship of authority and responsibility for every level within the scope. To achieve the goal is an organization structure then good coordination occurs and provides clarity in providing assigned tasks set. The company's organizational structure can be interpreted as a line-hierarchical which contains the components that make up the company. The structure clearly describes the position, function, rights and obligations of each position within the scope of the company.

**ORGANIZATION STRUCTURE OF
PT BANK RAKYAT INDONESIA (BRI) SUB BRANCH OFFICE
BENGKALIS**

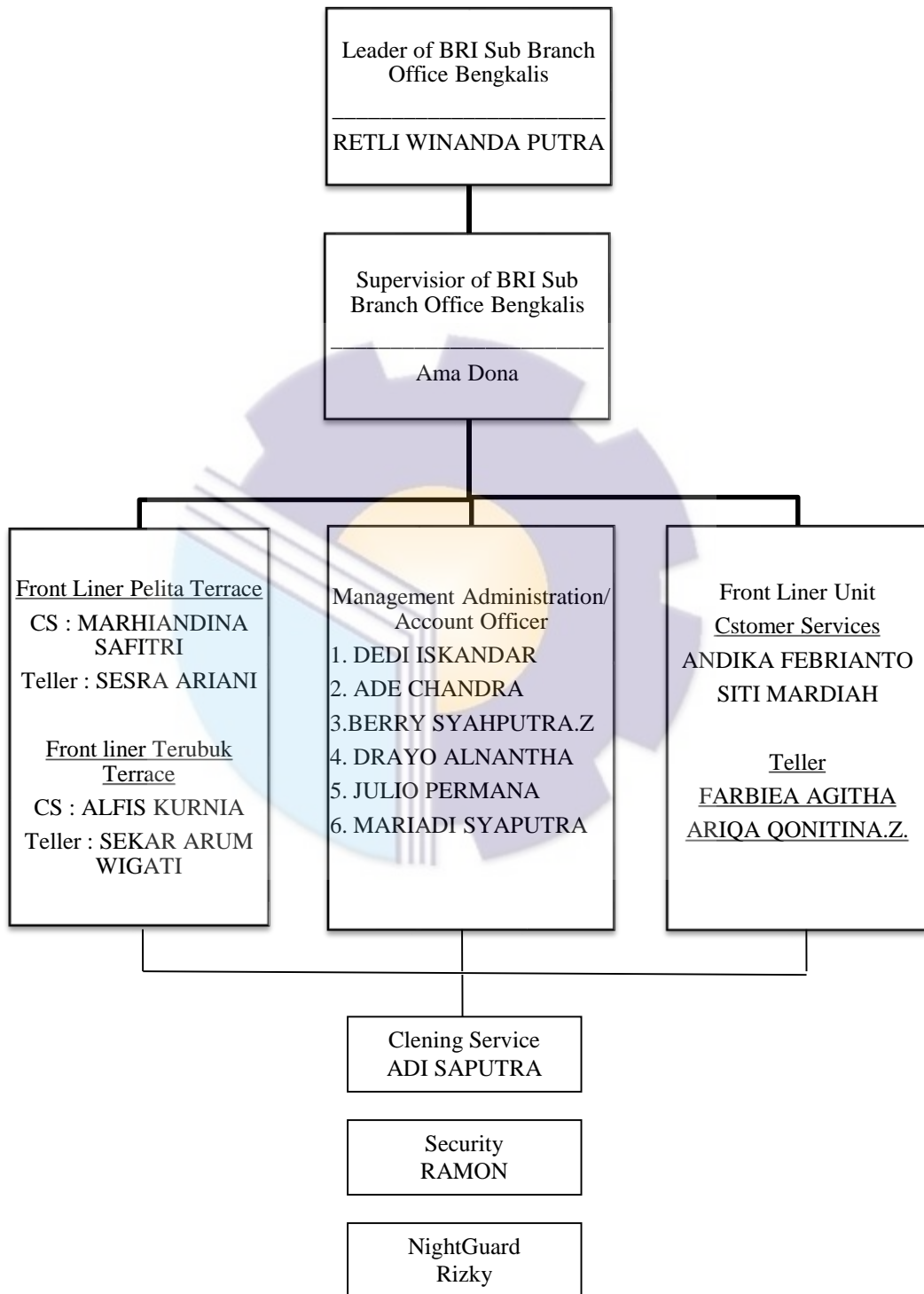


Table 2.1 Organization Structure BRI Sub Branch Office Bengkulu
Source: processed Data, 2022

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

1. Leader of BRI Sub Branch Office Bengkalis.

The duties and responsibilities of leader BRI as follow:

- a. Responsible for all operations at BRI Unit.
- b. As full supervisor of BRI Unit operations.
- c. BRI Unit password holder.
- d. Responsible for data processing at BRI Unit.
- e. Responsible for BRI Unit employees.
- f. Develop, monitor and evaluate BRI's business Units in their working areas to achieve targets.
- g. Carry out coaching for BRI Unit customers, both loans.as well as savings.

While the authority that must be carried out by the leader BRI Sub Branch Office Bengkalis as follows:

- a. Decide on requests for Kupedes, KUR, BRIGuna according to with the given powers.
- b. Cut off promotion costs.
- c. Deciding on the disbursement or withdrawal of customer deposits.

2. Supervisor of BRI Sub Branch Office Bengkalis

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 archieves 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
- f. Motivate his co-workers for his team

While the authority that must be carried out by the leader BRI Sub Branch Office Bengkalis 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.

3. Management Administration (MANTRI) or Account Officer

The duties and responsibilities of Management Administration or 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 Management Administration or Account Officer BRI Sub Branch Office Bengkalis as follows:

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

4. Customer Service (CS) of BRI Sub Branch Office Bengkalis

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 thatsatisfy 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 Sub Branch Office Bengkalis as follows:

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

5. Teller of BRI Sub Branch Office Bengkalis.

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. Ensure paying money to eligible customers to avoid harmful mistakes.
- d. Examining the validity of the cash receipts received in order to ensure the correctness of transaction security.
- e. Manage and deposit physical cash toSupervisor/ AMO (Assistant Operations Manager) good during hours cash and end-of-day services then the cash security can be awake.

- f. Paying debt costs, credit realization and transactions others, whose receipts have been approved by the authorized official authorized for smooth operations.
- g. 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 Sub Branch Office Bengkalis 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.
- c Do entry opening Open Branch into the system.

6. 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.

7. 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 / building both inside the building / building and outside the building / 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.

8. Night Guard

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

2.5 Products of 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. Deposito

BRI Rupiah Deposits are BRI Deposits that provide comfort and safety in investing Deposit On Call (DOC) is a deposit product that offer investment gain all one.

2. Savings

Savings is a BRI product that is most in demand by customers. There are several types of savings, namely :

a. BRItama

BRItama is a type of savings product that issued by BRI with the aim of mobilizing public funds by providing compensation in the form of real time online service. What is meant by real time service online is a service in transactions, both deposits and BRItama withdrawals can be made online at BRI work units throughout Indonesia

b. Simpedes

Simpedes is public savings in the form of savings in rupiah currency, which can be served at BRI Special Branch Office / BRI Branch Office / BRI KCP/ BRI Unit / BRI Terrace, the amount of deposit and the collection is not limited to either frequency or amount, as long as it complies with applicable regulations.

c. Hajj Saving

Hajj Savings is when wukuf in Arafah is an intention your holy, God willing, the intention will be realized through Hajj savings from BRI Bank that we offer specifically for the fulfillment of the cost of the pilgrimage.

d. BRItama Junio

BRItama Junio is a BRI Savings Product which specially equipped with interesting facilities and features for the market segment of children to teenagers.

3. Transfer

Transfer is a form of service provided by BRI at the customer's request to send a certain amount of money. There are two types of transfer, namely:

- a. Transfer feature between BRI accounts.
- b. Transfer feature between BRI accounts and other bank accounts.

4. Loans (Granted Credit)

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. There are two types of loans, namely:

a. Kupedes

Kupedes is a credit with competitive interest that is common to all sectors of the economy, aimed at individual (business entity or individual) who meet the requirements and are served in all BRI Units and BRI terrace.

b. BRI Micro KUR (Kredit Usaha Rakyat)

BRI Micro KUR is working capital credit and or investment with a credit limit of IDR 100,000 to IDR 20,000,000.00 which is given to micro-enterprises that have a productive business served by a BRI unit that requested to borrow from the borrower.

c. BRIGuna

BRIGuna is a credit given to candidates debtors with sources of payment originating from fixed income (salary/money, pension). Can be used for financing productive and non-productive purposes For example: purchase of movable goods, home repairs, school, medical, wedding and other needs.

THE OVERALL PRODUCT
PT BANK RAKYAT INDONESIA (BRI) PERSERO, TBK

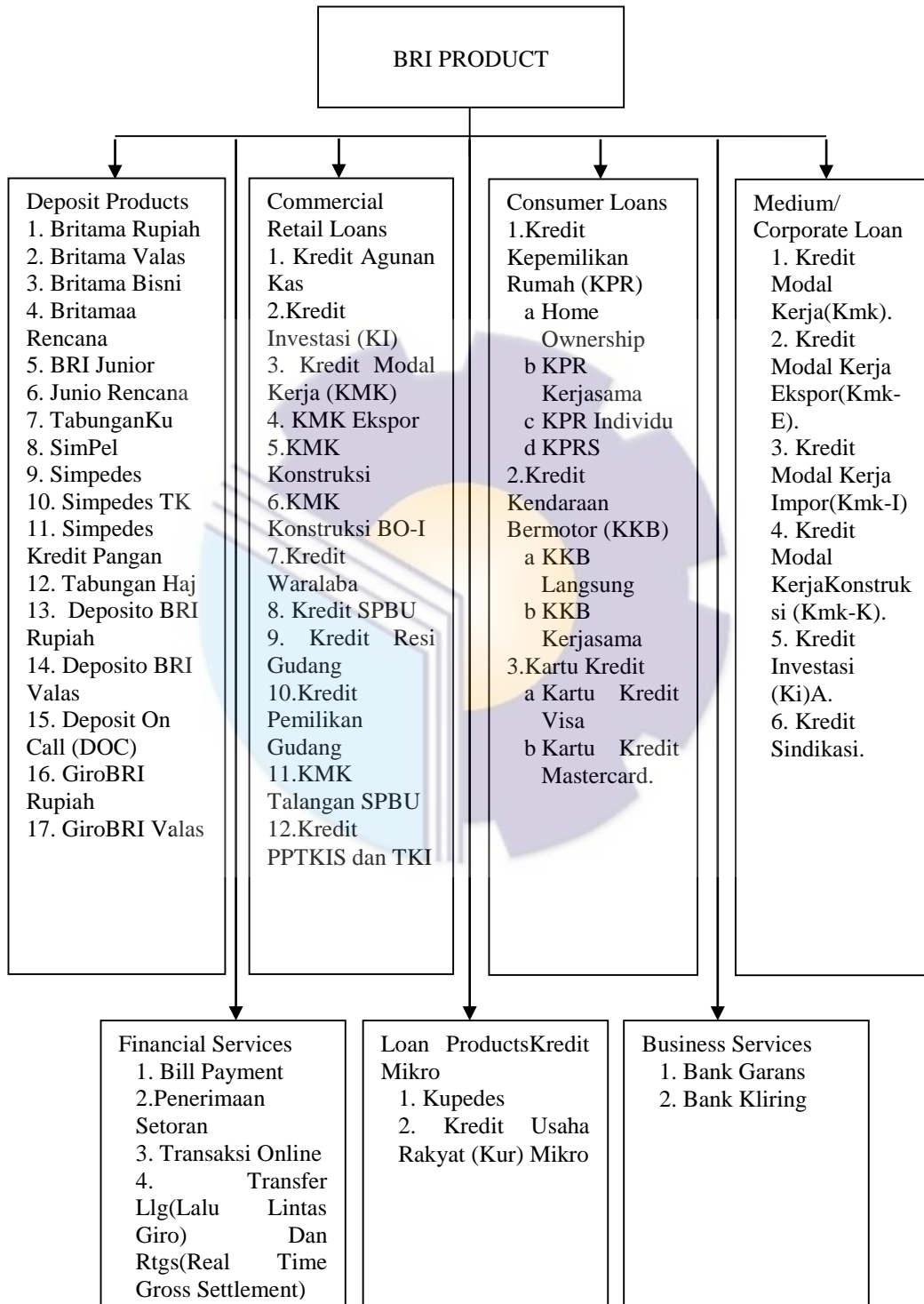


Table 2.2 BRI product Complete
Source: Processed Data

2.6 Working Process

Working Process for the Implementation of People's Business Credit (*Kredit UsahaRakyat/ KUR*)

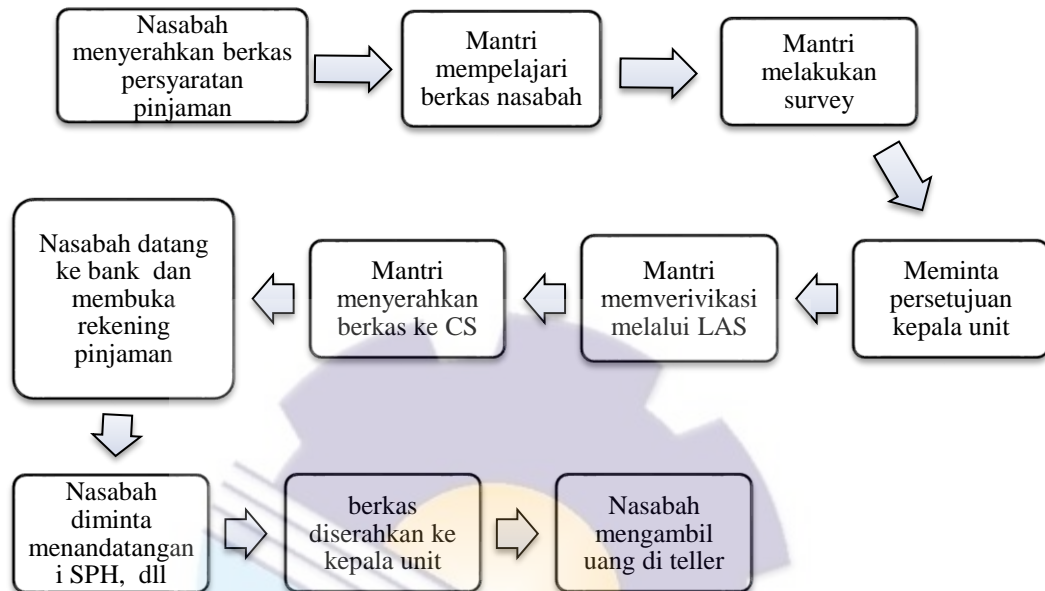


Table 2.3 process implementation of people's business

Source: processed Data, 2022

Process for applying for Micro People's Business Credit or *Kredit Usaha Rakyat* (KUR) at BRI Persero Tbk. Sub branch office Bengkalis are:

1. Customers come to at BRI Persero Tbk. Sub branch office Bengkalis by bringing the administrative requirements for submitting KUR Micro such as: photocopy of ID card, KK, marriage certificate if it's done marriage, and business certificate.
2. Customers are served by CS (Customer Service), then CS checks the requirements brought by prospective debtors. If the administrative requirements are complete then Credit applications from prospective debtors can be processed further.
3. Prospective debtors fill out form K5. From K5 that is the form Micro KUR application used for Micro KUR debtors. Prospective debtors have completed filling in form K5 welcome home.

4. CS submits the requirements for prospective debtors to Mantri KUR for analysis.
5. Mantri KUR analyzes, gives the register number and processing debtor data through SID (Information System) debtor) with BI (*Bank Indonesia*)Checking for ensure that prospective debtors are not tied to credit Other banks, other government program consumer loans, and knowing that prospective debtors have credit arrears in another bank or not. Referring to the Ministerial RegulationFinance Number 135/PMK.05/2008, customer provisions KUR is a productive micro-enterprise and has never been obtain financing credit facilities from banks.
6. If the credit application is rejected by the KUR Mantri then Document requirements will be returned to the customer.
7. If the KUR Mantri approves the candidate's credit application debtor, the Mantri KUR will conduct a survey place of business of the prospective debtor. The aim of the survey is expected can ensure the accuracy of the data and information of the candidate debtor.
8. After the survey results are correct, then Mantri KUR processing customer data into a computer program called LAS (Loan Approval System).
9. Next, the Micro KUR requirement file is submitted to the Unit that has the authority to decide on the award credit by doingapproveor approval on LAS is used to make credit decisions.
10. After leader sub branch gives a credit decision, Mantri KUR re-verify Kaunit's decision on LAS.
11. Customer Service KUR contacted prospective debtors who has received a credit disbursement decision to carry out credit realization.
12. Prospective debtors come to the bank and conduct interviews with CS and open a loan account, signing of Debt Acknowledgment Letter (SPH) by both prospective debtors (if married).
13. Prospective debtors fill out and sign the letter statement of surrender of collateral, if using collateral.

14. Loan receipt and SPH signed by Customers services, and in fiat (approved) by Ka.unit.
15. The debtor makes a cash withdrawal of loan approved inteller.
16. The debtor has received the loan money, then the debtor repay the credit by paying the credit installments every month commencing a month after the realization of the credit.
17. The debtor is said to have no debt if: credit and interest are received back by the bank according to with the latest installment schedule.

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:

1. Customer loan credit file

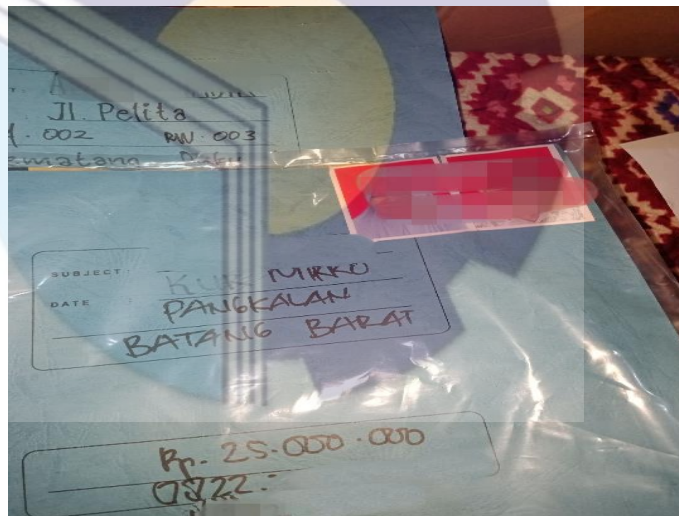


Figure 2.4 customer loan credit file

Source: Documentation, 2022

Figure 2.4 is a file that applies for loan credit, this file will be used by the bank to obtain information about the customer. Which consists of KTP, KK, Marriage Book, and business certificate.

2. Teller Cash



Figure 2.5 teller cash
Source: Documentaton,2022

Figure 2.5 is daily book keeping done by tellers that there is no different in the amount of cash out and cash in. This is done to resolve customer complaints.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

On BRI sub branch office Bengkalis, The Author was placed in the Customer Service section. In the Customer Service section, but The Author was also asked to do some work in the Management Administration/ Account Officer Section, General Section, and Teller 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. Maintenance CIF
3. Unblocking Taspen Pension Fund
4. Make a claim submission
5. Make a warning letter
6. Printing a news claim and warning letter
7. Fotocopy collateral files
8. Input AMKKM and BRINS
9. Scanning loan credit file
10. Register QRIS
11. Digital saving

In the Management Administration/ Account Officer Section, The Author was given the following powers and responsibilities:

1. Field survey.
2. Looking for customer loan file.
3. Print the loan list table.
4. Receive a new loan application file.

In the General and Staffing section, The Author was given the following powers and responsibilities:

1. Follow the event.
2. Wrapping gifts for event.
3. Make a nominal tire.
4. Approve Maintenance CIF

In the Teller section, The Author was the following authorities and responsibilities:

1. Sort money.
2. Re-check teller cash.
3. Make a deposit slip.
4. PIP KEMENDIKBUD disbursement.
5. Make a withdrawing slip.

3.2 Place of Apprenticeship



Figure 3.1 BRI sub branch office Bengkalis

Source: Processed Da, 2022

Practical Work was carried out after students occupy semester VIII, while the Apprenticeship activities last for approximately four (4) months, starting from March 01 2022 to June 30 2022 at PT BRI Persero tbk located on Jl. Ahmad Yani

Bengkalis Urban Village, Bengkalis District, Bengkalis Regency, Riau Province.
With entry conditions starting at 07.15 to 16.30 WIB for Monday-Friday.

Table 3.1 Daily Activities March 01st, 2022- March 04th, 2022

Day/Date	Description of Activities	Task Assignor
01-04 March 2022	- Learn to authenticate using the taspen application - Perform authentication to customer using the taspen application	Retli Winanda Putra
	- Input loan customer group data on the BRI sub branch office Bengkalis PC	Retli Winanda Putra
	Holiday	Retli Winanda Putra
	- Learn to digital saving through smartphone media at BRI sub branch office Bengkalis - Making digital saving for customer BRI sub branch office Bengkalis	Retli Winanda Putra

Source: Processed Data,2022

Table 3.1 is The Author's first week of practical work activities. This week The Author is taught how to do authenticate taspen, input loan customer group data, and taught how make digital saving.

Table 3.2 Daily Activities March 07th, 2022- March 11th, 2022

Day/Date	Description of Activities	Task Assignor
07-11 March2022	- Learn to archive customer loan credit files. - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the H shelf 1-5.	Retli Winanda Putra
	- Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the I shelf 1-5.	Retli Winanda Putra
	- As customer service for disbursement of PIP KEMENDIKBUD funds on the Pelita market terrace - PIP KEMENDIKBUD receiver signature check - Photocopy of family card for customer	Retli Winanda Putra
	- As customer service for disbursement of PIP KEMENDIKBUD funds on the Pelita market terrace - PIP KEMENDIKBUD receiver signature check	Retli Winanda Putra
	- Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the X shelf 1-3	Retli Winanda Putra

Source: Processed Data,2022

Table 3.2 is the second week of March The Author carried out taught to archive loan credit customer. And in the second week, Author also disbursed PIP Kemendikbud funds on the pelita market terrace. In here Author is on duty of checking customer balance information via BRInet, then creat the nominal money to be disbursed and checking the customer signature.

Table 3.3 Daily Activities March 14th, 2022- March 18th, 2022

Day/Date	Description of Activities	Task Assignor
14-18 March 2022	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the X shelf 4 and 5 - Look for the loan file requested by the mantri - Unblock ATM card 	Retli Winanda Putra
	<ul style="list-style-type: none"> - As customer service for disbursement of PIP KEMENDIKBUD funds on the BRI sub branch office Bengkalis - PIP KEMENDIKBUD receiver customer signature check - Make a deposit to the teller 	Retli Winanda Putra
	<ul style="list-style-type: none"> - As customer service for disbursement of PIP KEMENDIKBUD funds on the BRI sub branch office Bengkalis - PIP KEMENDIKBUD receiver customer signature check - Re-check the teller's cash receipt on March 15, 2022 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Looking for customer loan files for covid 19 restruk and normal restruk in KUR disbursement computer - Take out file from cupboards, shelves, and serial number to Jamkrindo and Askrindo claim 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Looking for customer loan files for blacklist (DH) in R cupboard - Take out file from cupboards, shelves, and serial number to Jamkrindo and Askrindo claim - Learn how to make a claim jamkrindo and askrindo 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.3 if the third week in march, Author asked to make a claim for JAMKRINDO (*Jaminan Kredit Indonesia*) and ASKRINDO (*Asuransi Kredit Indonesia*), disbursement of PIP KEMENDIKBUD (*Program Indonesia Pintar Kementerian pendidikan, Kebudayaan, Riset, dan Teknologi*) , re-check the teller

cash, take out file, unblock ATM (Authomatic Teller Machine), archive loan credit file, and make a deposite.

Table 3.4 Daily Activities March 21th, 2022- March 25th, 2022

Day/Date	Description of Activities	Task Assignor
21-25 March 2022	<ul style="list-style-type: none"> - Make a jamkrindo loan claim on the mantri computer - Make warning letters 1-3 for jamkrindo customer who will be claimed 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Make a askrindo loan claim on the mantri computer - Make warning letters 1-3 for askrindo customer who will be claimed 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print news jamkrindo claim, checking accounts, payoffs, and guarantor certificates - Take out Id card (KTP), family card (KK), business certificate (SKU), debt warning letter (SPH), loan application form, financial information service system (SLIK) of the customer file being claimed 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Photocopy of all files that have been issued - Photocopy of warning letter 1-3 for each customer that will be claimed 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Re-enter the original files that have been issued to their respective names - Compiling claim files to be sent BRI Bengkalis Branch Office 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.4 fourth week of March, The Author carried out continue to claims, namely printing the news and warning letter. Make a news and warning letters through the excel format that has been provided. Author only needed to change the name, account number, address, pays off, and add a description of the guarantor certificate. Author too carried out printing and foto copy all file claim, and re –enter off all files that have been is issued.

Table 3.5 Daily Activities March 28th, 2022- April 01th, 2022

Day/Date	Description of Activities	Task Assignor
28 March-01 April 2022	<ul style="list-style-type: none"> - Learn to do maintenance CIF(cost insurance and freight) - Input maintenance CIF 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the Z shelf 1 with serial number 1-220 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Distributing BSS (BRI Service Survey) questionnaires to customers who are waiting in line - Directing customers to fill out questionnaires - Filling out the questionnaire formto improve the BRI quality 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the Z shelf 2 with serial number 1-220 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Input maintenance CIF - Approve customer data that has been maintenance CIF 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.5 last week in march outor carried out mainten an CIF (Customer Information File) and approval the Maintenance CIF. In addition, Author also distributes BSS questionnaires to customers and archive file, write a number series and archiving a loan credit file.

Table 3.6 Daily Activities April 04th, 2022- April 08th, 2022

Day/Date	Description of Activities	Task Assignor
04-08 April 2022	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri(management administration) in Kelebuk - Look for the loan file requested by the mantri. - Archiving loan credit file on the z shelf 3 and serial number 1-220 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri(management administration) in Air Putih - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the A cupboard - Re-check the teller's cash receipt on April 4, 2022 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Disbursement of PIP KEMENDIKBUD funds on the Pelita market terrace - PIP KEMENDIKBUD receiver signature 	Retli Winanda Putra

	<ul style="list-style-type: none"> check - Make tires to tie money to be deposited 	
	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file - Next archiving loan credit file on the A cupboard - Sort money to be deposited at the BRI Bengkalis branch office 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Re-check the teller's cash receipt on April 6, 2022 - Sort money to be deposited at the BRI Bengkalis branch office 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.6 first week in april Author carried out field survey in Kelebuk and Air Putih with mantri (Mariadi and Julio). And usual activities like, look for the lon file requestesd by the mantri, re-check teller cash, disbursment a PIP KEMENDIKBUD,write and archive loan credit file.

Table 3.7 Daily Activities April 11th, 2022- April 15th, 2022

Day/Date	Description of Activities	Task Assignor
11-15 April 2022	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri(management administration) in Sanderak - Re-check the teller's cash receipt on April 7, 2022 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Customer Restructuring brimen - Look for the loan file requested by the mantri. - Next archiving loan credit file on the A cupboard 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri(management administration) in Simpang baru - Input loan customer group data on the BRI sub branch office Bengkalis 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file - Next archiving loan credit file on the C cupboard - Guard the Ramadhan market booth in front of the BRI sub branch office Bengkalis 	Retli Winanda Putra
	Holiday	

Source: Processed Data,2022

Table 3.7 second week in April author carried out field survey again in Sanderak and Simpang Baru with mantri (Berry and Mariadi). Then, carried out brimen for customer restruct. Customer restruct are customer who are given relief

in credit installment payments and the period will be extended. If at the time of disbursement of payments every month Rp 760.000 and a periode 36 months, it will be given convenience for the first year after being restructured, only paying interest Rp 240.000 and the periode being 48 month. Besides that, Author given the task of maintaining the Ramadhan market booth. Aside from that, Author while looking for customer loan files requested by Mantri.

Table 3.8 Daily Activities April 18th, 2022- April 22th, 2022

Day/Date	Description of Activities	Task Assignor
18-22 April 2022	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file. - Archiving loan credit file on the z shelf 2 and serial number 1-220 - Deposit customer loan credit to the teller - Guard the Ramadhan market booth in front of the BRI sub branch office Bengkalis 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Entry maintenance CIF - Look for the loan file requested by the mantri - Write the location of the cupboards, shelves, and serial number on each loan file 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Archiving loan credit file on the D cupboard - Look for the loan file requested by the mantri - Deposit customer loan credit to the teller 	Retli Winanda Putra
	Holiday	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print loan installment table - Deposit customer loan credit to the teller - Next archiving loan credit file on the D cupboard - Make receipt for the terubuk marker terrace and pelita market terrace 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.8 third week in april Author carrid out usual activities like, write number series, archiving a loan credit file, input maintenance CIF, look loak file requested by mantri, and make it receipt for beginning of the month and end of month. Beginning of the month for terubuk market terrace and for end of month for pelita market terrace.

Table 3.9 Daily Activities April 25th, 2022- April 29th, 2022

Day/Date	Description of Activities	Task Assignor
25-29 April 2022	<ul style="list-style-type: none"> - Unload CRM CD - Make a nominal tire of Rp100.000 binder money. - Print loan installment table - Deposit customer loan credit to the teller. 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Write the location of the cupboards, shelves, and serial number on each loan file. - Archiving loan credit file on the G cupboard - Deposit customer loan credit to the teller. 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print loan installment table - Re-check and re-calculate the new money sent by bank indonesia. - save new money in BRI sub branch office Bengkulu vault 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Make a nominal tire of Rp50.000 binder money - Sort money to be deposited at the BRI branch office Bengkulu 	Retli Winanda Putra
	Holiday	Retli Winanda Putra

Source: Processed Data,2022

Table 3.9 fourth week in April Author carried out unload CRM and count the CRM money. Aside from that, Author make a nominal tire and sort money to be deposited at BRI branch office, re-check teller cash, print loan installment table, deposit customer loan credit, write and archive loan credit file.

Table 3.10 Daily Activities May 02nd, 2022- May 06th, 2022

Day/Date	Description of Activities	Task Assignor
02-06 May 2022	Holiday	
	Holiday	
	Holiday	
	Holiday	
	Holiday	

Source: Processed Data,2022

Table 3.11 Daily Activities May 09th, 2022- May 13th, 2022

Day/Date	Description of Activities	Task Assignor
09-13 May 2022	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Make a nominal tire of Rp100.000 binder money - Sort money to be deposited at the BRI Bengkalis branch office (BI sort) 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print loan installment table - Input maintenance CIF - Take out file from cupboards, shelves, and serial number to Jamkrindo and Askrindo claim - Look for the loan file requested by the mantri - Sort money to be deposited at the BRI Bengkalis branch office (BI sort) 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Make a jamkrindo loan claim on the mantri computer - Make warning letters 1-3 for jamkrindo customer who will be claimed - Look for the loan file requested by the mantri 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Make a askrindo loan claim on the mantri computer - Make warning letters 1-3 for askrindo customer who will be claimed 	Retli Winanda Putra
	Permission	Retli Winanda Putra

Source: *Processed Data, 2022*

Table 3.11 second week in may author carried out activities and tasks that have been done before. Author help tellers sort money (BI Sort),BI sort is different from regular money sort because BI sort has to really look at the quality and quantity of money and sort it out. No faded or different color in one bond. Aside from that. make a nominal tire, make a jamkrindo and askrindo claim, make a warning letter and looking the file. In addition, Author make a claim jamkrindo and askrindo.

Table 3.12 Daily Activities May 16th, 2022- May 20th, 2022

Day/Date	Description of Activities	Task Assignor
16-20 May 2022	Holiday	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print news jamkrindo claim, checking accounts, payoffs, and guarantor certificates. - Take out Id card (KTP), family card (KK), business certificate (SKU), debt warning letter (SPH), loan application form, financial information service system (SLIK) of the customer file being claimed. - Print loan installment table 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Photocopy of all files that have been issued - Photocopy of warning letter 1-3 for each customer that will be claimed - Re-enter the original files that have been issued to their respective names 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Completing claim files to be sent BRI Bengkalis Branch Office - Write the location of the cupboards, shelves, and serial number on each loan file - Archiving loan credit file on the D cupboard 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Re-check the teller's cash receipt on May 18, 2022 and May 19, 2022 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.12 thrid week in May Author next make it the claim, print and take out a files for photocopy. Beside that, Author carried out activities and task that have been done before like, unload CRM, checking the teller cash and archive the loan credit customer in KUR's (*Kredit Usaha Rakyat*) computer.

Table 3.13 Daily Activities May 23th, 2022- May 27th, 2022

Day/Date	Description of Activities	Task Assignor
23-27 May 2022	<ul style="list-style-type: none"> - Receive new customer loan files for mantri - Print loan installment table. - Deposit customer loan credit to the teller. - Look the loan file requested by the mantri - Wrapping the give for event 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Attend the event "Temu Agung Si Raja" at the Marina Hotel Bengkalis - Make a nominal tire of Rp10.000 and Rp 100.000 binder money 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Re-check the teller's cash receipt on May 23, 2022 and May 24, 2022 	Retli Winanda Putra

	Holiday	Retli Winanda Putra
	<ul style="list-style-type: none"> - Look for the loan file requested by the mantri - Write the location of the cupboards, shelves, and serial number on each loan file. - Archiving loan credit file on the H cupboard and R cupboard 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.13 last week in May Author carries out the same activities as before. However, there are additional activities, namely wrapping the gift and attend the event “temu agung si raja” in marina hotel special for simpedes customers.

Table 3.14 Daily Activities May 30th, 2022- June 04th, 2022

Day/Date	Description of Activities	Task Assignor
30 May-04 June 2022	<ul style="list-style-type: none"> - Clean up the file room 1 - Write the location of the cupboards, shelves, and serial number on each loan file. - Archiving loan credit file on the B cupboard 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Make a nominal tire of Rp50.000 and Rp 100.000 binder money - Next rchiving loan credit file on the B cupboard 	Retli Winanda Putra
	Holiday	Retli Winanda Putra
	<ul style="list-style-type: none"> - Next clean up the file room 1 - Write the location of the cupboards, shelves, and serial number on each loan file. - Archiving loan credit file on the B cupboard 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Next clean up the file room - Write the location of the cupboards, shelves, and serial number on each loan file 	Retli Winanda Putra

Source: Processed Data, 2022

Tabel 3.14 first week in June carries out the same activities as before. However, clean up file room because there will be brimen assessment team that will come on June 26. In addition cutting a brimen sticker because out of stock.

Table 3.15 Daily Activities June 06th, 2022- June 10th, 2022

Day/Date	Description of Activities	Task Assignor
06-10 June 2022	<ul style="list-style-type: none"> - Unload CRM CD - Count money CRM - Sort money to be deposited at the BRI Bengkalis branch office - Make a deposit to the teller 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print loan installment table - Deposit customer loan money to the teller - Learn to do a brimen scan. - Learn to input brimen data into ms.word 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Start scanning loan credit file (cupboar A, shelf 1, number series 1-5) - Input the scanned data into Ms.excel - Look the loan file requested by the mantri 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scanning loan credit file (cupboar A shelf 1, number series 6-20) - Input the scanned data into Ms.excel - Deposit customer loan money to the teller - Look the loan file requested by the mantri 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scanning loan credit file (cupboar X shelf 3, number series 46-50) - Input the scanned data into Ms.excel - Looking the loan credit files for claim 	Retli Winanda Putra

Source: Processed Data,2022

Table 3.15 second week in June carries out the same activities as before. However, the scanning loan credit and input the scanned data into microsoft excel.

Table 3.16 Daily Activities June 13th, 2022- June 17th, 2022

Day/Date	Description of Activities	Task Assignor
13-17 June 2022	<ul style="list-style-type: none"> - Make a jamkrindo and askrindo loan claim on the customer service computer - Make warning letters 1-3 for jamkrindo and askrindo customer who will be claimed 	Retli Winanda Putra
	Permission	Retli Winanda Putra
	<ul style="list-style-type: none"> - Replace customer service for the terubuk market terrace - Settle make a jamkrindo loan claim on the customer service computer - Look the loan file requested by the mantri 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Print news jamkrindo claim, checking accounts, payoffs, and guarantor certificates - Take out Id card (KTP), family card (KK), business certificate (SKU), debt warning letter (SPH), loan application 	Retli Winanda Putra

	form, financial information service system (SLIK) of the customer file being claimed	
	<ul style="list-style-type: none"> - Photocopy of all files that have been issued - Photocopy of warning letter 1-3 for each customer that will be claimed - Re-enter the original files that have been issued to their respective names - Compiling claim files to be sent BRI Bengkalis Branch Office 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.16 third week in June Author carries out the same activities as before. However, there are additional activities, namely replace customer service for terubuk market terrace (replace Mr. Alfis kurnia).

Table 3.17 Daily Activities June 20th, 2022- June 24th, 2022

Day/Date	Description of Activities	Task Assignor
20-24 June 2022	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri(management administration) in Simpang baru - Make a nominal tire of Rp 100.000 binder money 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Field survey of customer who will make loans with the mantri (management administration) in Simpang baru - Learn to input AMKKM and BRINS on the customer service portal - Learn to register QRIS and create market codes customer 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scaning loan credit file (cupboar X shelf 3, number series 50-60) - Input AMKKM and BRINS on the customer service portal 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scaning loan credit file (cupboar X shelf 3, number series 1-5) - QRIS register new customer document - Input AMKKM and BRINS on the customer service portal 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scaning loan credit file (cupboar X shelf 3, number series 6-15) - QRIS register new customer document - Look the loan file requested by the mantri - Create customer market code 	Retli Winanda Putra

Source: Processed Data, 2022

Table 3.17 third week in June Author carries out the same activities as before. However, there are additional activities, namely learn to input AMKKM and brins. Beside that, learn to input Qris register.

Table 3.18 Daily Activities June 27th, 2022- June 30th, 2022

Day/Date	Description of Activities	Task Assignor
27-30 June 2022	<ul style="list-style-type: none"> - Scanning loan credit file (cupboar X shelf 3, number series 16-20) - QRIS register new customer document - Create customer market code - Input QRIS register data to the central BRI link to be approved 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Attend the event “Gathering Temu Mitra Agung Si Raja” at the Marina Hotel Bengkalis - QRIS register new customer document - Create customer market code - Input QRIS register data to the central BRI link to be approved 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scanning loan credit file (cupboar X shelf 3, number series 21-25) - QRIS register new customer document - Create customer market code - Input QRIS register data to the central BRI link to be approved 	Retli Winanda Putra
	<ul style="list-style-type: none"> - Scanning loan credit file (cupboar X shelf 3, number series 25-30) - QRIS register new customer document - Create customer market code - Input QRIS register data to the central BRI link to be approved 	Retli Winanda Putra

Source: *Processed Data, 2022*

Table 3.18 last week in BRI Sub Branch Office Bengkalis Author carries out the same activities as third week in June. However, there are additional activities, namely Attend the event “Gathering Temu Mitra Agung Si Raja” guest special for jaguar and jawara BRILink, and do QRIS register then upload in largest link.

3.3 Systems and Procedures

The systems and procedures that the writers used while working at BRI Sub Branch office Bengkalis is as following:

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 number series (1.A.3.25). And then the file is archived to a document on the customer service portal. How to archived loan credit customer as follow: Open LW324 single row in KUR's computer, click Ctrl + f for search consumer name, add a serial number in the available column

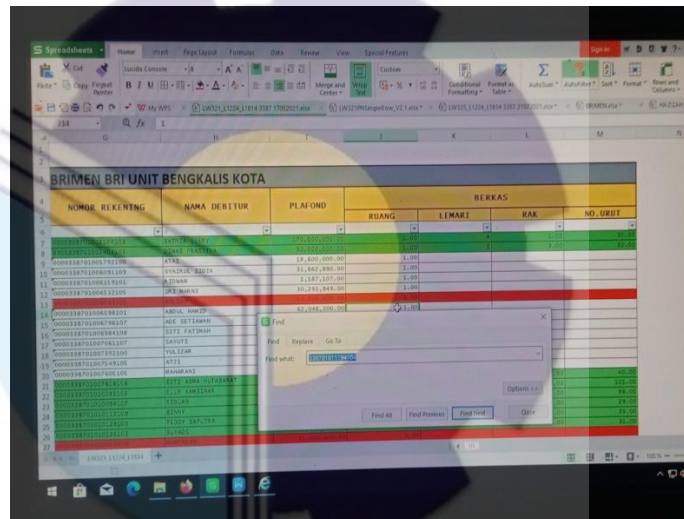


Figure 3.2 LW324 single row
Source: Documentation,2022

If there is the same number as the one created, then copy the account number and then switch to BRInet, login in BRInet then type 4077 in the below column. Add a account number and submit, then see account status, back to LW324 Single Row, give a red color to number account the status has been checked. The way to determine the color for the sttus is by looking at the status column on the BRInet. If paid off means red, if past due means white, and if changed off means yellow. And click save.

2. Maintenance CIF (Customer Information File)

In this activity, The Author got the task to maintenance CIF. Maintenance CIF is the process of helping customer service to perform changes or updates to the data contained in the CIF of individual customer by log in via brinet express with the customer's user and password. How to do maintenance CIF 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 maintenace in below column and customer personal data will appear. fill in each data section in yellow. In the address section, make sure there is no special sign (.,:;), click Print. If there is an wrong when inputting, a red warning will appear and must be changed. If nothing an wrong, it will be green. Then click submit and wait for approval from supervisor.

3. Unblocking TASPEN Pension Fund

In this activity, The Author got the task to unblocking taspen pension fund. How to unblocking taspen is ; Enter the authentication number (NOTAS) at the top of the customer's passbook in TASPEN app

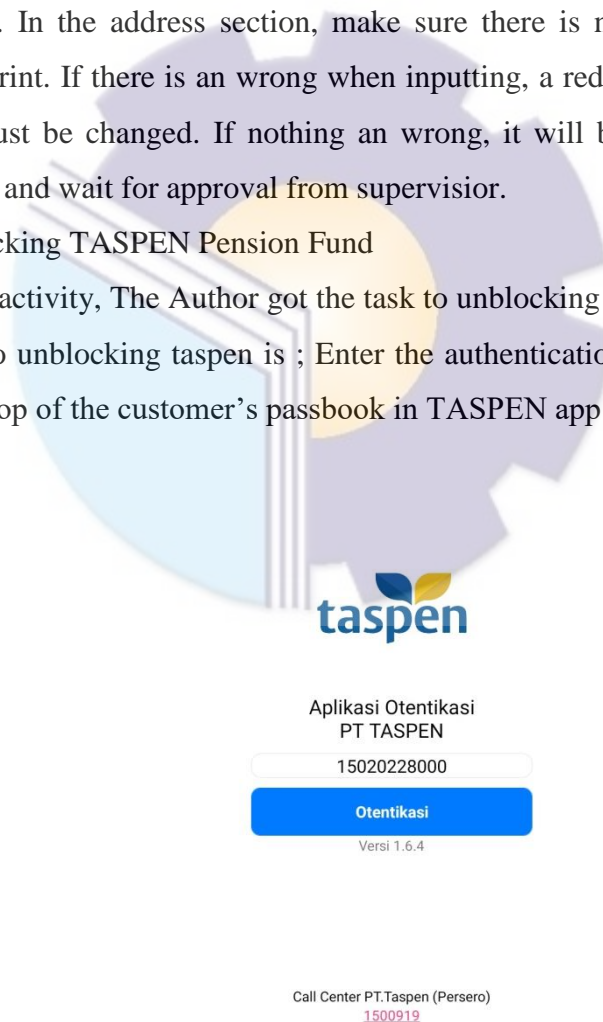


Figure 3.3 Taspen authentication
Source: Processed Data, 2022

Pay attention to the prompts that the face detector asks, wait for it to finish. Then, Follow all the instruction given on the screen (e.g. Say A, look right and left, wink, etc), andIf it fails, the app will automatically repeat the process. Authentication was successful.

4. Claim submission

In this activity, The Author got the task to claim submission. Claim submission includes Jamkrindo (*Jaminan Kredit Indonesia*) and Askrindo (*Asuransi kredit Indonesia*). How to make a guarantor certificate claim submission as follow: Open BRInet and log in, click non-monetary and then select general. In general select loan statement and fill the date 01/01/2000 to today then print the checking account. Then switch to portal and log in, click asuransi and select pinjaman. Then look data pinjaman and type account number and search. And look the data and print guarantor certificate.

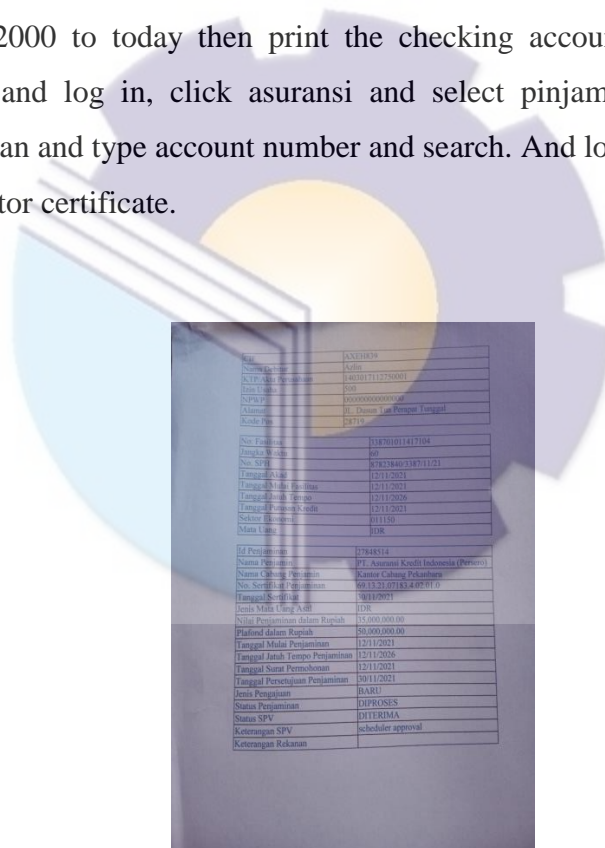


Figure 3.4 guarantor certificate
Source: Documentation, 2022

Then, how to make a pays off claim as follows; In mozilla, search LAS (Loan Approval System) and log in, click no.19 that is advance payment,

type a number account and submit, then print the pays off. And then, how to make a news claim submission as follows; open excel spreadsheet file claim in KUR's computer, select input, changes personal data customer via guarantor certificate and pays off customers.

5. Warning letter for claim submission

After The Author has entered the claim submission input, then The Author make a warning letter. A warning letter is created simply by changing the name, account number and pays off customer.

6. Printing a news claim and warning letter

After The Author has entered the claim submission input and make a warning letter, The Author printing all document that has been entered.

7. Fotocopy collateral files

After The Author has printing all document, then Author carried out foto copy other document required for claim submission like, Id card (KTP), family card (KK), business certificate (SKU/ *surat keterangan usaha*), debt warning letter (SPH/ *surat pengakuan hutang*), loan application form, financial information service system (SLIK/ *sistem layanan informasi keuangan*). And then re-entered all document to file.

8. Input AMKKM (*Asuransi mikro kesehatan kecelakaan dan meninggal*) and BRINS (BRI Insurance)

In this section, The Author will input AMKKM and BRINS insurance. AMKKM is micro insurance product that provides 1 year protection against health, accident and death, and BRINS is general insurance companies that serve various insurance products are offered in the form of conventional insurance coverage. How to input AMKKM and BRINS as follows; Open portal and log in, select Brinet express and open insurance. Open LW 321 pengelola (If the name is yellow, has not been input), copy account saving and check in BRInet express menu 2000, look the balance. If Rp 75.000 above can input AMKKM. If the balance Rp 75.000 below,

look a block balance. Block balance must be above Rp 75.000 can be input BRINS, in BRInet Express select CIF then Maintenance CIF. click right and paste, open maintenance and move to BRI surf, Select covering an then baccassurance. Paste number savings and fill the blank box, like : addrees, phone number, (taken from BRInet express maintenance CIF), heir, connection, PN mantri (taken from Lw 321 pengelola, then copy number account and paste in LW june or latest LW for see PN Mantri), click finish and wait a moment and then changed the yellow name to green.

9. Scanning loan credit file

In this activity, The author got the task to scanning loan credit file. The purpose that the loan credit file can be chacked by central leader even though not in branch office. How to scanning loan credit file as follows; Take the file that is in the file room, open the scan jet pro in PC, separate the files that they match the name (SPH, SLIK, Personal data, collateral, debt receipts, etc), put the separated files into the scan engine and click scan, then click save and save the file according to the name. If one file has been scanned, then enter the checklist registration excel format that has been created. Fill in based on the names that have been separated.

STANDARISASI PENYAJIAN FILE HASIL SCANNING DOKUMEN KREDIT SEGMENT MIKRO (INDEX FILE) Update: 8 Januari 2020

Asal Dokumen	Kode Serman	Nomor Rekening	Kode Dokumen	Jenis Dokumen	Nomor Dokumen	Tanggal	CIF	KODESEGMENT_NOREK_KODEDOK_NOMORDOKUMEN_DOMMY_CIF
MM (Mantri)	MI	NOREK	DOGP	Surat Permohonan	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DOGP_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOJUN	LUN	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DOJUN_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOJUL	Identitas dan Legalitas/Perjanjian Usaha Deburur	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DOJUL_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOSLU	Informasi SLIK, SUD, DNH	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DOJUL_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DODKR	Rekening koran	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOEKS	Dokumen Eksterna	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOIAK	Memorandum Analisa Kredit (MAK)	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOGRK	CTR	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOPTK	Putusan Kredit (no PPOD, in grisp, dll)	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOPRK	Surat Penawaran Putusan Kredit (SPPK)	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOIRK	Instruksi Pencairan Kredit, Tanda Bukti Pencairan dan Dokumen Pencairan Lainnya	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOPOL	Poli Asuransi	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOSSH	Surat Pengalihan Hutang/Perjanjian Kredit	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOSAH	Addendum/Pengalihan Hutang/Perjanjian Kredit	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOSHM	Dokumen kepemilikan Agunan (SHM, SHGB, SHGU, BPKB, Invoice, Deposto, AB, SK Camat, SK Bupati, SK Ganti Ruk. dll)	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF
	MI	NOREK	DOSHB	Dokumen kepemilikan Agunan (SHM, SHGB, SHGU, BPKB, Invoice, Deposto, AB, SK Camat, SK Bupati, SK Ganti Ruk. dll)	NOMORDOKUMEN	DOMMY	CF	MI_NOREK_DODKR_NOMORDOKUMEN_DOMMY_CIF

Figure 3.5 checklist registration
Source; Documentation, 2022

10. Register QRIS

In this activity, The Author got the task to register QRIS for all customers who have applied for loan at BRI. How to register QRIS as follows; Take the file that is in the file room, open QRIS register excel format in KUR computer, input uker code, mantri name, mantri PN, merchant name, NIK, number account, phone number, SKU (*surat keterangan usaha*) number, customer name and address according to customer files. Open <https://docs.google.com/spreadsheets/d/1YU3nT6nz9i4ovNCE4RRwx7iGuxx0NWjEvOrGeX1qNKM/edit#gid=94436825> for used mantri Personal Number and open <https://docs.google.com/spreadsheets/d/10dEDHJIdqEBWN5z18WJUQcTFolUeMRKTg06VPW3Xvl/edit#gid=1673036367> for used front liner Personal Number. Enter the data that has been input in the QRIS register to largest link. Wait a few days for approve.

NO	KODE UKER	UNIT	NAMA MANTRI	PN	NAMA MERCHANT	NIK	NO REKENING	NO HP	NO SKU
1	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	ANI TALOR	1493029212893653	538701038480256	08536550117	1126 (SKU) 202
2	3387	UNIT BENGKALS KOTA	Amadone	163601	RUMAH SEBLAK	1493011816711823	538701038875356	08536551374	5171 (KLP) PEM
3	3387	UNIT BENGKALS KOTA	Julio Permata	285688	TOKO HERBAL	149301010784793	538701038481532	08278619382	5307 (Pemb) 17
4	3387	UNIT BENGKALS KOTA	Julio Permata	285688	VEDA HARIAN	149301121295001	538701035871254	08271811106	5307 (Pemb) 35
5	3387	UNIT BENGKALS KOTA	Adriansyah	280459	TOKO SAGU	1493015906917527	538701038420256	08535511391	5307 (KAS) 2020
6	3387	UNIT BENGKALS KOTA	Romadhoni Syefar	162576	KUE SUSILA	1493015906910001	538701038446532	08117965991	5307 (KAS) KES
7	3387	UNIT BENGKALS KOTA	Romadhoni Syefar	162576	BAGAS SELULER	1471044402870001	538701034106538	08135304190	5307 (Spp) Kas
8	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	KANTIN MAKANAN	149301521268002	538701038637935	08117413072	1144 (SKU) 202
9	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	LULAN KUE BASAH	1493014408867099	538701038389790	08535509396	2943 (SKU) 2021
10	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	KULNER MAKANAN	1493014502954778	538701038830252	08135491425	876 (SKU) 2020
11	3387	UNIT BENGKALS KOTA	Amadone	163109	BENGKEL DAN PERABOT	1493017008451012	538701038315337	08117963835	5371 (KLP) PEM
12	3387	UNIT BENGKALS KOTA	Julio Permata	285688	SANTAN PERAS MURNI	1493084208815547	538701038310297	08135304833	536 (EK) SKU 2
13	3387	UNIT BENGKALS KOTA	Romadhoni Syefar	162576	JASA ANGIUTAN	1493012912878113	538701038325252	08135305122	5307 (KAS) KES
14	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	TERNAK AYAM	1493012607781001	5387010115138735	08178748940	348 (SKU) 2020
15	3387	UNIT BENGKALS KOTA	Adriansyah	280459	MEBEL JATI	14930102099116671	5387010341212538	08135251048	1171 (KLP) PEM
16	3387	UNIT BENGKALS KOTA	Amadone	163109	BOLU DAM	149301110764484	538701047560333	08135309345	5371 (KLP) PEM
17	3387	UNIT BENGKALS KOTA	Amadone	163109	USAHA TERUNJAN	14930102709818025	538701038020295	08072525155	485 (SM) KES
18	3387	UNIT BENGKALS KOTA	Amadone	163109	RIAS PENGANTIN	14930106709918956	538701047562537	08178073870	5371 (KLP) PEM
19	3387	UNIT BENGKALS KOTA	Drayo Alfantha	250415	LINTONG GAYOT S	1493015209784775	538701047560255	08023490959	961 (SM) 2022
20	3387	UNIT BENGKALS KOTA	Julio Permata	285688	DULEPA TALOR	1493010496821928	538701039780253	08117542255	536 (EK) SKU 2
21	3387	UNIT BENGKALS KOTA	Drayo Alfantha	250415	TOKO PINANG	14930102098282650	538701047575538	08135874232	538 (SM) 2021
22	3387	UNIT BENGKALS KOTA	Desti Iskandar	119889	BAN VULCANISIR	1493011202828656	538701047576530	08135875930	308 (SM) 2021

Figure 3.6 register QRIS
Source; Documentation, 2022

11. Digital saving

In this activity, The Author got the task opening savings via digital saving. This is that customer can open an account anywhere and anytime without having to wait in long lines at the bank. How to do digital savings as follows; Open <https://bukareking.bri.co.id> in chrome, click open account.

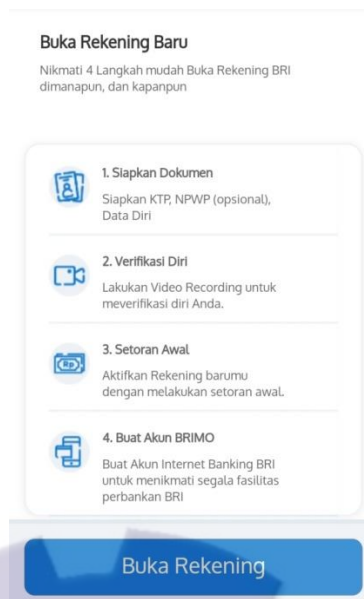


Figure 3.7 digital saving
Source: Processed Data, 2022

Choose the type of savings (BRItama, BRItama X, BRItama bisnis, Simpedes, Simpedes Bisa, BRItama Pro, or Giro BRI. But, in BRI sub branch office Bengkalis there are 4 namely : BRItama, BRItama Bisnis, Simpedes and Simpedes Bisa), after choosing, there will be advantages and requirements. click select account, search location BRI sub branch office Bengkalis, take a picture ID card (KTP), record a video for verivication , transfer the deposit scording to the selected saving book. Use BRIva number in teller, customer service will print the account book.

In the Management Administration/ Account Officer Section, The Author was given the following powers and responsibilities:

1. Field survey.

In this activity, The author invited by Mantri to conduct a field survey several villages. The author was invited to do field surveys to the villages of Kelebuk, Air Putih, Sanderak, and Simpang Baru. The question that are usually asked during surveys are :

- What is the next plan after getting the loan ?
- What is the desires loan amount and how many years?

- c. Question about the business such as monthly profit, how many members or workers, and business orientation.
2. Looking for customer loan file.

In this activity, The Author got the task to looking for customer loan credit. The Author looking for a loan credit file because it was asked by the Mantri. How looking the file as follows; Open LW324 single row in KUR's computer, click Ctrl+f and then type number account or customer name, click find all and take the file from the listed place and then receive a new loan application file.
3. Print the loan list table.

In this activity, The Author got the task to printing the loan list table. If there is a new customer who wants to apply for a loan but doesn't know the terms needed and the loan payment installments, Author is asked to print the loan list table on KUR's computer. And then Author will explain about the requirements and monthly installments and provide the telephone number of the Mantri for the customer's village.
4. Receive a new loan application file.

After The Author has entered the printing loan list table, The author will receive the requirements file from the new customer, then check the completeness of the requirements and write the customer's phone number. Then give it to the Mantri who is responsible for the customer.

In the General and Staffing section, The author is given the following powers and responsibilities:

1. Follow the event.

In this activity, The Author invited by AMBM (*Asisten Manajer Bisnis Mikro*) to attend the event "Temu Agung Si Raja" and "Gathering Temu Mitra Agung Si Raja" in Marina Hotel. The Author got the task to help the organizing committee to make the event success.

2. Wrapping gifts for event.

Before attending the event “Temu Agung Si Raja” and “Gathering Temu Mitra Agung Si Raja” The author will be given the task of preparing and wrapping gifts for customer will be come, then put in a special simpedes bag.



Figure 3.8 gift event

Source; Documentation, 2022

3. Make a nominal tire.

In this activity, The Author got the task to make a nominal tire for money sort. Usually The Author make a nominal tire Rp 100.000 and Rp 50.000. But, the sometime when the money comesin more than the previous day, The Author make a tire money for nominal amount Rp 2.000, Rp 5.000, Rp 10.000 and Rp 20.000.



Figure 3.9 Tire Money
Source; Documentation,2022

4. Approve Maintenance CIF

In this activity, The Author got the task to approve maintenance CIF from customer service. How to approve maintenance CIF as follows; open BRInet express and log in with id user and password supervisor, in Non monetary select general, click APRJ New (Approval / reject Dual Control), then select customer name will be approve, click approve and Ok.

In the Teller section, The Author was the following authorities and responsibilities:

1. Sort money.

In this activity, The author got the task sort a money and deposited to Branch Office. The Author is asked to separate the new money and the dirty money. Then arrange sequentially and make sure nothing is upside.

2. Re-check teller cash.

In this activity, The Author got the task to re-check teller cash. This is to make it easier for Brimen Teller's book keeping, to anticipate when a customer complains about the book keeping, and re-check supervisor's sign or approval because it's usually done at the end day and the sometime even forgets.

3. Make a deposit slip.

In this activity, The Author got the task to make a deposit slip for loan customer. The Author will write the name customer, account number and nominal installment to be paid. If the customer does not know amount to be paid, ask the supervisor to check the installment of the customer, and then ask the customer to sign.

4. PIP Kemendikbud disbursement of fund

In this activity, The Author got the task to disbursement a PIP Kemendikbud. In here Author is on duty of checking customer balance information via BRInet express.

5. Make a withdrawing slip.

After The Author has checking customer balance information, Author will make a withdrawing slip for disbursement of fund, then write amount of funds that into the account number, and ask the parent's customer to sign and the customer write name.

3.4 Obstacle and Solution

3.4.1 Obstacle

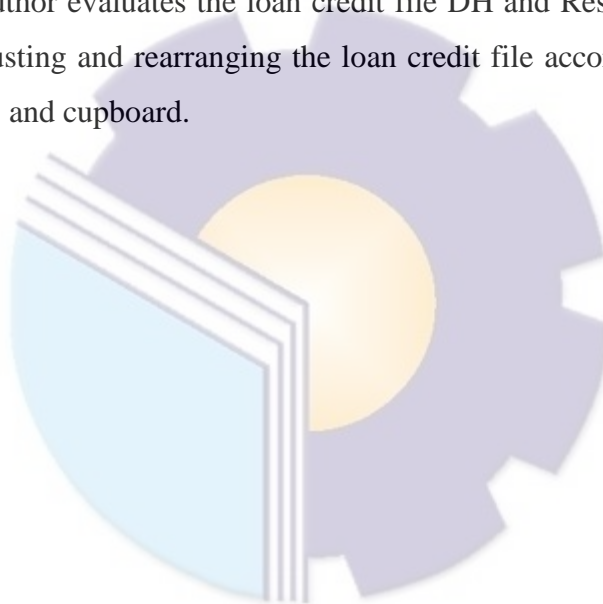
The obstacle that the author get while did the apprenticeship at BRI Sub Branch Office Bengkalis are :

1. The table space is too narrow. The Author little bit difficult to make some job that need a lot of document in the table, there is also a few space in the table for the writer to put some stuff in there.
2. It is hampered to print the claim file because it only has one printer in back that can print the report.
3. Difficulty in finding loan credit file DH (black list) and restructure archives because it's messy and if it's taken it won't be returned to the cabinet again.

3.4.2 Solution

The Author provides a solution for BRI Sub Branch Office Bengklais that in the future it will be even better, namely:

1. If there is new students that will did the aprenticeship in PT.Bank Rakyat Indonesi (BRI) Sub Branch Office Bengkalis, They will provide a more wider space for the students easier doing their job. And give it more space to put the stuff form the Bank.
2. The Author takes advantage of the customer service break time as best as possible to work on the claim file
3. The Author evaluates the loan credit file DH and Restruct archive system by adjusting and rearranging the loan credit file according number series, shelves and cupboard.



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 tasks in 4 (four) areas, namely the customer service section, which is Archive loan credit file, Savings Account Opening Form, Opening ATM card blokir, Maintenance CIF, Make a claim submission, Input AMKKM and BRINS, Scanning loan credit file, Fotocopy collateral files, Register QRIS, Make a warning letter, and Make a market code. Management Administration/ Account Officer Section, which is Field survey, Looking for customer loan file, Receive a new loan application file, and Print the loan list table. The General Section, which is Follow the event, Wrapping gifts for event, Make a nominal tire, and Approve Maintenance CIF. And Teller Section, which is Sort money, Re-check teller cash., Make a deposit slip, Make a withdrawing slip, and PIP KEMENDIKBUD disbursement.
2. In the implementation of this Apprenticeship, The Author carried out a Apprenticeship in one of the regional-owned companies in Riau, namely BRI Sub Branch Office Bengkalis, which lasted for 4 (four) months, starting from March 1, 2022 to June 30, 2022.
3. Then, in this Apprenticeship activity The Author also understands how the systems and procedures in Efforts to Provide Credit such as Credit granting systems and procedures and Documents used.
4. The obstacle that the writers get while did the apprenticeship at BRI Sub Branch Office Bengkalis which one, Difficulty in finding loan credit file DH (balck list) and restruct archives because it's messy and if it's taken it wont be returned to the cabinet again. Then, for the solutions, The Author evaluates the loan credit file DH and Restruct archive system by adjusting

and rearranging the loan credit file according number series, shelves and cupboard.

4.2 Suggestion

Author provide some suggestions for various parties, namely for The Author herself, 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 is 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 Sub Branch Office Bengkalis. 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

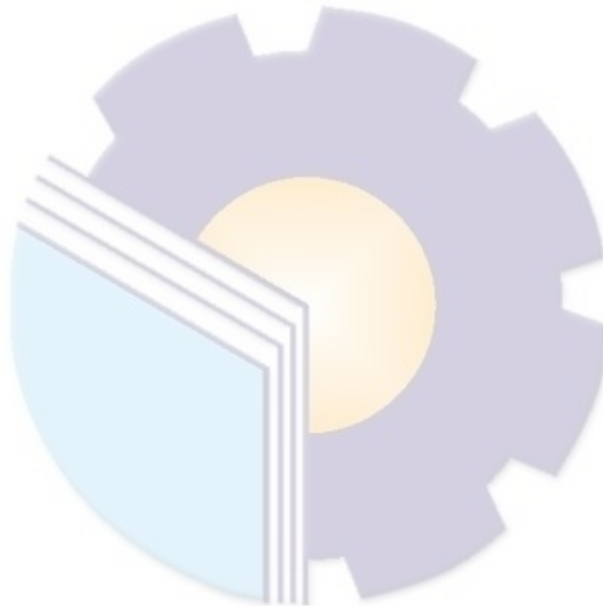
provide debriefing to students who will carry out practical work activities before carrying out practical work in accordance with the field or course material related to systems and procedures at the company where the work is carried out practice.



REFERENCES

BRI 2022, Company Profile, Reaching New Height, Available from https://bri.co.id/document/20123/56789/CP_Bank_BRI_27Juni.pdf.
Accessed 18 July 2022

Rahmawati, G. 2022, *Prosedur Pemberian Kredit Usaha Rakyat (Kur) Mikro Pada Pt. Bank Rakyat Indonesia (Persero) Tbk. Unit Sindangkasih Cabang Ciamis* (Doctoral Dissertation, Universitas Siliwangi).



APPENDICES

Appendix 1 : Apprenticeship Application Letter

	KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET, DAN TEKNOLOGI POLITEKNIK NEGERI BENGKALIS Jalan Bathin Alam, Sungai Alam, Bengkalis, Riau 28711 Telepon: (+62766) 24566, Fax: (+62766) 800 1000 Laman: http://www.polbeng.ac.id , E-mail: polbeng@polbeng.ac.id												
Nomor : 0734/PL31/TU/2022	24 Februari 2022												
Hal : Surat Pengantar Kerja Praktek													
Yth. Pimpinan PT. Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Bengkalis di Jln. Jenderal Sudirman No. 18 Bengkalis													
Dengan hormat,													
Sehubungan balasan surat Saudara Nomor: B.57.e-KC-XVII/SDM/01/2022, tanggal 25 Januari 2022 perihal Tanggapan Permohonan Kerja Praktek Mahasiswa Politeknik Negeri Bengkalis, dengan ini kami sampaikan nama mahasiswa dibawah ini :													
<table border="1"><thead><tr><th>No</th><th>Nama</th><th>NIM</th><th>Prodi</th></tr></thead><tbody><tr><td>1</td><td>Tiara Sefiana</td><td>5404181134</td><td>D4 Administrasi Bisnis Internasional</td></tr><tr><td>2</td><td>Ratih Fauziah</td><td>5404181181</td><td>D4 Adeministrasi Bisnis Internasional</td></tr></tbody></table>	No	Nama	NIM	Prodi	1	Tiara Sefiana	5404181134	D4 Administrasi Bisnis Internasional	2	Ratih Fauziah	5404181181	D4 Adeministrasi Bisnis Internasional	
No	Nama	NIM	Prodi										
1	Tiara Sefiana	5404181134	D4 Administrasi Bisnis Internasional										
2	Ratih Fauziah	5404181181	D4 Adeministrasi Bisnis Internasional										
Guna melaksanakan Kerja Praktek mulai dari tanggal 01 Maret s/d 30 Juni 2022. Demikian surat pengantar ini kami sampaikan, atas perhatian dan kerjasamanya kami ucapkan terima kasih.													
	<p>Direktur,</p>   Johnny Custer, ST., MT NIP. 197404022012121004												

Appendix 2 : References Letter



PT. BANK RAKYAT INDONESIA (PERSERO)
TBK
Unit Bengkalis Kota
Jl. Ahmad Yani Telp. 0766 23323

SURAT PERNYATAAN

Nomor : B. UNIT-XVII/MIKRO/06/2022
Perihal : **Surat Pernyataan Telah Mengikuti KP**
Lampiran : -

Yang bertanda tangan di bawah ini menerangkan bahwa :
Nama : Tiara Sefiana
Tempat/ Tgl. Lahir : Bengkalis/ 23-September-2000
Alamat : jl. Utama Pangkalan Batang Barat, Bengkalis,Riau

Telah melakukan Kerja Praktek pada perusahaan kami, PT. Bank Rakyat Indonesia (PERSERO) Tbk. sejak tanggal 01-Maret-2022 sampai dengan 30-Juni-2022 (4 bulan) sebagai tenaga Kerja Praktek (KP)

Selama bekerja di perusahaan kami, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimana mestinya.

Demikian agar yang berkepentingan maklum.

Bengkalis, 30-Juni-2022
PT. Bank Rakyat Indonesia
Unit Bengkalis Kota



Retli Winanda Putra
PN. 00180613


Appendix 3 : Apprenticeship Certificate



Appendix 4 : Revision Sheet

**CONSULTATION SHEET
APPRENTICESHIP REPORT
INTERNATIONAL BUSINESS ADMINISTRATION STUDY PROGRAM**

Name : Tiara Sefiana
 Student Number : 5404181134
 Place : PT. BANK RAKYAT INDONESIA SUB BRANCH
 OFFICE BENGKALIS
 Advisor : Nageeta Tara Rosa, SE., M.BA

No	Day/Date	Revision	Advisor
1.	3/Agustus-2022	- Kecilkan ukuran foto, tambah kalimat di atas struktur	
	4/Agustus-2022	- Ganti the author, hapus "so that", Perbaiki kata tulis, daftar isi eror.	
	5/Agustus-2022	- Ganti tahun, gambar 1 size, Perbaiki daftar isi, tambahkan sumber	
	7/Agustus-2022	- Tambahkan sumber, perbaiki kata tulis, perbaiki kata singkatan, daily activities table.	
	8/Agustus-2022	ACC.	

Bengkalis, August 9-2022


 Nageeta Tara Rosa, SE., M.BA
 NIP. 198911172019031012

Appendix 5 : List of Attendance

KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS

DAFTAR HADIR

Nama : Tiara Sefiana
 Program Studi : Administrasi Bisnis Internasional
 Bulan : Maret
 Tempat Kerja Praktek : BRI Unit Bengkalis Kota

Day	Date	Time	Description	Signature
Tuesday	01-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	02-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	03-Mar-22	07.15 - 16.30	Holiday	
Friday	04-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	05-Mar-22	07.15 - 16.30	OFF	
Sunday	06-Mar-22	07.15 - 16.30	OFF	
Monday	07-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	08-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	09-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	10-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Friday	11-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	12-Mar-22	07.15 - 16.30	OFF	
Sunday	13-Mar-22	07.15 - 16.30	OFF	
Monday	14-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	15-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	16-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	17-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Friday	18-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	19-Mar-22	07.15 - 16.30	OFF	
Sunday	20-Mar-22	07.15 - 16.30	OFF	

KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS

Monday	21-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	22-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	23-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	24-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Friday	25-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	26-Mar-22	07.15 - 16.30	OVER-TIME	
Sunday	27-Mar-22	07.15 - 16.30	OFF	
Monday	28-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	29-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	30-Mar-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	31-Mar-22	07.15 - 16.30		<i>[Signature]</i>

Mengetahui Supervisor *[Signature]* Amadona

Mengetahui Ka. Unit *[Signature]* Retli Winanda Putra

KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS

DAFTAR HADIR

Nama : Tiara Sefiana
 Program Studi : Administrasi Bisnis Internasional
 Bulan : April
 Tempat Kerja Praktek : BRI Unit Bengkalis Kota

Day	Date	Time	Description	Signature
Friday	01-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	02-Apr-22	07.15 - 16.30	OFF	
Sunday	03-Apr-22	07.15 - 16.30	OFF	
Monday	04-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	05-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	06-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	07-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Friday	08-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Saturday	09-Apr-22	07.15 - 16.30	OFF	
Sunday	10-Apr-22	07.15 - 16.30	OFF	
Monday	11-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	12-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	13-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	14-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Friday	15-Apr-22	07.15 - 16.30	HOLIDAY	
Saturday	16-Apr-22	07.15 - 16.30	OFF	
Sunday	17-Apr-22	07.15 - 16.30	OFF	
Monday	18-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	19-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	20-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	21-Apr-22	07.15 - 16.30	HOLIDAY	

KERJA PRAKTEK
MAHASISWA ADMINISTRASI BISNIS INTERNASIONAL
POLITEKNIK NEGERI BENGKALIS

Friday	22-Apr-22	07.15 - 16.30	OFF	
Saturday	23-Apr-22	07.15 - 16.30	OFF	
Sunday	24-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Monday	25-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Tuesday	26-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Wednesday	27-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Thursday	28-Apr-22	07.15 - 16.30		<i>[Signature]</i>
Friday	29-Apr-22	07.15 - 16.30	OVER-TIME	
Saturday	30-Apr-22	07.15 - 16.30	OFF	

Mengetahui Supervisor *[Signature]* Amadona

Mengetahui Ka. Unit *[Signature]* Retli Winanda Putra

DAFTAR HADIR

Nama : Tiara Sefiana
Program Studi : Administrasi Bisnis Internasional
Bulan : Mei
Tempat Kerja Praktek : BRI Unit Bengkulu Kota

Day	Date	Time	Description	Signature
Sunday	01-Mei-22	07.15 - 16.30	OFF	
Monday	02-Mei-22	07.15 - 16.30	HOLIDAY	
Tuesday	03-Mei-22	07.15 - 16.30	HOLIDAY	
Wednesday	04-Mei-22	07.15 - 16.30	HOLIDAY	
Thursday	05-Mei-22	07.15 - 16.30	HOLIDAY	
Friday	06-Mei-22	07.15 - 16.30	HOLIDAY	
Saturday	07-Mei-22	07.15 - 16.30	OFF	
Sunday	08-Mei-22	07.15 - 16.30	OFF	
Monday	09-Mei-22	07.15 - 16.30		<i>AS</i>
Tuesday	10-Mei-22	07.15 - 16.30		<i>AS</i>
Wednesday	11-Mei-22	07.15 - 16.30		<i>AS</i>
Thursday	12-Mei-22	07.15 - 16.30		<i>AS</i>
Friday	13-Mei-22	07.15 - 16.30	PERMISSION	
Saturday	14-Mei-22	07.15 - 16.30	OFF	
Sunday	15-Mei-22	07.15 - 16.30	OFF	
Monday	16-Mei-22	07.15 - 16.30		<i>AS</i>
Tuesday	17-Mei-22	07.15 - 16.30		<i>AS</i>
Wednesday	18-Mei-22	07.15 - 16.30		<i>AS</i>
Thursday	19-Mei-22	07.15 - 16.30		<i>AS</i>
Friday	20-Mei-22	07.15 - 16.30		<i>AS</i>

Saturday	21-Mei-22	07.15 - 16.30	OFF	
Sunday	22-Mei-22	07.15 - 16.30	OFF	
Monday	23-Mei-22	07.15 - 16.30		<i>AS</i>
Tuesday	24-Mei-22	07.15 - 16.30		<i>AS</i>
Wednesday	25-Mei-22	07.15 - 16.30		<i>AS</i>
Thursday	26-Mei-22	07.15 - 16.30	HOLIDAY	
Friday	27-Mei-22	07.15 - 16.30		<i>AS</i>
Saturday	28-Mei-22	07.15 - 16.30	OVERTIME	
Sunday	29-Mei-22	07.15 - 16.30	OFF	
Monday	30-Mei-22	07.15 - 16.30		<i>AS</i>
Tuesday	31-Mei-22	07.15 - 16.30		<i>AS</i>

Mengetahui
Supervisor
AS
Amadona

Mengetahui
Ka. Unit
AS
Retli Winanda Putra

DAFTAR HADIR

Nama : Tiara Sefiana
Program Studi : Administrasi Bisnis Internasional
Bulan : Juni
Tempat Kerja Praktek : Bank BRI Unit Bengkulu Kota

Day	Date	Time	Description	Signature
Wednesday	01-Jun-22	07.15 - 16.30	HOLIDAY	
Thursday	02-Jun-22	07.15 - 16.30		<i>AS</i>
Friday	03-Jun-22	07.15 - 16.30		<i>AS</i>
Saturday	04-Jun-22	07.15 - 16.30	OFF	
Sunday	05-Jun-22	07.15 - 16.30	OFF	
Monday	06-Jun-22	07.15 - 16.30		<i>AS</i>
Tuesday	07-Jun-22	07.15 - 16.30		<i>AS</i>
Wednesday	08-Jun-22	07.15 - 16.30		<i>AS</i>
Thursday	09-Jun-22	07.15 - 16.30		<i>AS</i>
Friday	10-Jun-22	07.15 - 16.30		<i>AS</i>
Saturday	11-Jun-22	07.15 - 16.30	OFF	
Sunday	12-Jun-22	07.15 - 16.30	OFF	
Monday	13-Jun-22	07.15 - 16.30		<i>AS</i>
Tuesday	14-Jun-22	07.15 - 16.30	PERMISSION	
Wednesday	15-Jun-22	07.15 - 16.30		<i>AS</i>
Thursday	16-Jun-22	07.15 - 16.30		<i>AS</i>
Friday	17-Jun-22	07.15 - 16.30		<i>AS</i>
Saturday	18-Jun-22	07.15 - 16.30	OFF	
Sunday	19-Jun-22	07.15 - 16.30	OFF	
Monday	20-Jun-22	07.15 - 16.30		<i>AS</i>

Tuesday	21-Jun-22	07.15 - 16.30		<i>AS</i>
Wednesday	22-Jun-22	07.15 - 16.30		<i>AS</i>
Thursday	23-Jun-22	07.15 - 16.30		<i>AS</i>
Friday	24-Jun-22	07.15 - 16.30		<i>AS</i>
Saturday	25-Jun-22	07.15 - 16.30	OVERTIME	
Sunday	26-Jun-22	07.15 - 16.30	OFF	
Monday	27-Jun-22	07.15 - 16.30		<i>AS</i>
Tuesday	28-Jun-22	07.15 - 16.30		<i>AS</i>
Wednesday	29-Jun-22	07.15 - 16.30		<i>AS</i>
Thursday	30-Jun-22	07.15 - 16.30		<i>AS</i>

Mengetahui
Supervisor
AS
Amadona

Mengetahui
Ka. Unit
AS
Retli Winanda Putra

Appendix 6 : Company Appraisal Sheet

EVALUATION RESULT FROM JOB
 TRAININGCOMPANY PENILAIAN
 PT. BANK RAKYAT INDONESIA UNIT BENGKALIS KOTA

Nama : TIARA SEFLANA
 Student's Identity No. : 5404181134
 Study Program : D-IV International Business Administration
 Politeknik Negeri Bengkalis

No.	Assessment Aspect	Percentage	Score
1.	Disciplin	20%	18
2.	Responsibility	25%	25
3.	Adjustment/Adaptation	10%	10
4.	Work Result	30%	29
5.	Behavior in General	15%	14
Total (1+2+3+4+5)		100%	97


Explanation :

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

Notes:

*Di Turunkannya Untuk Integritas dan Keampuhannya
 Sangat Baik Untuk Adaptasi dan Pekerjaan*

Bengkalis, June 30th, 2022
 Head of Unit


Rethi Winanda Putra

Appendix 7 : Daily Activity

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 1

DAY : Tuesday - Friday

DATE : March 1- March 4 2022

Day/Date	Description of Activities	Task Assigner	Signature
Tuesday, 01 March 2022	<ul style="list-style-type: none"> Learn to authenticate using the tapem application Perform authentication to customer using the tapem application 	Reti Winanda Putra	
Wednesday, 02 March 2022	<ul style="list-style-type: none"> Input loan customer group data on the BRI sub branch office Bengkulu PC 	Reti Winanda Putra	
Thursday, 03 March 2022	Holiday	Reti Winanda Putra	
Friday, 04 March 2022	<ul style="list-style-type: none"> Learn to digital saving through smartphone media at BRI sub branch office Bengkulu Making digital saving for customer BRI sub branch office Bengkulu 	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 2

DAY : Monday - Friday

DATE : March 07- March 11 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 07 March 2022	<ul style="list-style-type: none"> Learn to archive customer loan credit files Write the location of the cupboard, shelves, and serial number on each loan file Archiving loan credit file on the H shelf 1-5 	Reti Winanda Putra	
Tuesday, 08 March 2022	<ul style="list-style-type: none"> Write the location of the cupboard, shelves, and serial number on each loan file Archiving loan credit file on the I shelf 1-5 	Reti Winanda Putra	
Wednesday, 09 March 2022	<ul style="list-style-type: none"> As customer service for disbursement of PIP KEMENDIRBUD funds on the Pelita market terrace PIP KEMENDIRBUD receiver signature check Photocopy of family card for customer 	Reti Winanda Putra	
Thursday, 10 March 2022	<ul style="list-style-type: none"> As customer service for disbursement of PIP KEMENDIRBUD funds on the Pelita market terrace PIP KEMENDIRBUD receiver signature check 	Reti Winanda Putra	
Friday, 11 March 2022	<ul style="list-style-type: none"> Write the location of the cupboard, shelves, and serial number on each loan file Archiving loan credit file on the X shelf 1-3 	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 3

DAY : Monday - Friday

DATE : March 14- March 18 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 14 March 2022	<ul style="list-style-type: none"> Write the location of the cupboard, shelves, and serial number on each loan file Archiving loan credit file on the X shelf 4 and 5 Look for the loan file requested by the mantri Unlock ATM card 	Reti Winanda Putra	
Tuesday, 15 March 2022	<ul style="list-style-type: none"> As customer service for disbursement of PIP KEMENDIRBUD funds on the BRI sub branch office Bengkulu PIP KEMENDIRBUD receiver customer signature check Make a deposit to the teller 	Reti Winanda Putra	
Wednesday, 16 March 2022	<ul style="list-style-type: none"> As customer service for disbursement of PIP KEMENDIRBUD funds on the BRI sub branch office Bengkulu PIP KEMENDIRBUD receiver customer signature check Re-check the teller's cash receipt on March 15, 2022 	Reti Winanda Putra	
Thursday, 17 March 2022	<ul style="list-style-type: none"> Looking for customer loan files for covid 19 retrak and normal retrak in KLR disbursement computer Take out file from cupboard, shelves, and serial number to Jamkrindo and Askrido claim 	Reti Winanda Putra	
Friday, 18 March 2022	<ul style="list-style-type: none"> Looking for customer loan files for blacklist (DR) in R cupboard Take out file from cupboard, shelves, and serial number to Jamkrindo and Askrido claim Learn how to make a claim jamkrindo and askrido 	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 4

DAY : Monday - Friday

DATE : March 21- March 25 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 21 March 2022	<ul style="list-style-type: none"> Make a jamkrindo loan claim on the mantri computer Make warning letters 1-3 for jamkrindo customer who will be claimed 	Reti Winanda Putra	
Tuesday, 22 March 2022	<ul style="list-style-type: none"> Make a askrido loan claim on the mantri computer Make warning letters 1-3 for askrido customer who will be claimed 	Reti Winanda Putra	
Wednesday, 23 March 2022	<ul style="list-style-type: none"> Print news jamkrindo claim, checking account, payoffs, and guarantor certificates Take out Id card (KTP), family card (KK), business certificate (SKK), debt warning letter (SPH), loan application form, financial information service system (SLK) of the customer file being claimed 	Reti Winanda Putra	
Thursday, 24 March 2022	<ul style="list-style-type: none"> Photocopy of all files that have been issued Photocopy of warning letter 1-3 for each customer that will be claimed 	Reti Winanda Putra	
Friday, 25 March 2022	<ul style="list-style-type: none"> Re-enter the original files that have been issued to their respective names Compiling claim files to be sent BRI Bengkulu Branch Office 	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 5
 DAY : Monday - Friday
 DATE : March 28- April 01 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 28 March 2022	- Learn to do maintenance CIF (cost insurance and freight) - Input maintenance CIF	Reti Winanda Putra	
Tuesday, 29 March 2022	- Write the location of the cupboard, shelves, and serial number on each loan file - Archiving loan credit file on the Z shelf 1 with serial number 1-220	Reti Winanda Putra	
Wednesday, 30 March 2022	- Distributing BSS (BRI Service Survey) questionnaires to customers who are waiting in line - Directing customers to fill out questionnaires - Filing out the questionnaire forms to improve the BRI quality	Reti Winanda Putra	
Thursday, 31 March 2022	- Write the location of the cupboard, shelves, and serial number on each loan file - Archiving loan credit file on the Z shelf 2 with serial number 1-220	Reti Winanda Putra	
Friday, 01 April 2022	- Input maintenance CIF - Approve customer data that has been maintenance CIF Notes by Industrial Coach	Reti Winanda Putra	

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 6
 DAY : Monday - Friday
 DATE : April 04- April 08 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 04 April 2022	- Field survey of customer who will make loans with the mantri(management administration) in Kutebuk - Lock for the loan file requested by the mantri - Archiving loan credit file on the z shelf 3 and serial number 1-220	Reti Winanda Putra	
Tuesday, 05 April 2022	- Field survey of customer who will make loans with the mantri(management administration) in Air Putih - Write the location of the cupboard, shelves, and serial number on each loan file - Archiving loan credit file on the A cupboard - Re-check the teller's cash receipt on April 4, 2022	Reti Winanda Putra	
Wednesday, 06 April 2022	- Disbursement of PIP KEMENDIRKIBD funds on the Pelita market terrace - PIP KEMENDIRKIBD receiver signature check - Make sure to be money to be deposited	Reti Winanda Putra	
Thursday, 07 April 2022	- Write the location of the cupboard, shelves, and serial number on each loan file - Next archiving loan credit file on the A cupboard - Sort money to be deposited at the BRI Bengkulu branch office	Reti Winanda Putra	
Friday, 08 April 2022	- Re-check the teller's cash receipt on April 6, 2022 - Sort money to be deposited at the BRI Bengkulu branch office Notes by Industrial Coach	Reti Winanda Putra	

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 7
 DAY : Monday - Friday
 DATE : April 11- April 15 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 11 April 2022	- Field survey of customer who will make loans with the mantri(management administration) in Sunderak - Re-check the teller's cash receipt on April 7, 2022	Reti Winanda Putra	
Tuesday, 12 April 2022	- Customer Restructuring loan - Look for the loan file requested by the mantri - Next archiving loan credit file on the A cupboard	Reti Winanda Putra	
Wednesday, 13 April 2022	- Field survey of customer who will make loans with the mantri(management administration) in Sempang bara - Input loan customer group data on the BRI sub branch office Bengkulu	Reti Winanda Putra	
Thursday, 14 April 2022	- Write the location of the cupboard, shelves, and serial number on each loan file - Next archiving loan credit file on the C cupboard - Guard the Ramadhan market booth in front of the BRI sub branch office Bengkulu	Reti Winanda Putra	
Friday, 15 April 2022	- Holiday Notes by Industrial Coach	Reti Winanda Putra	

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 8
 DAY : Monday - Friday
 DATE : April 18- April 22 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 18 April 2022	- Write the location of the cupboard, shelves, and serial number on each loan file - Archiving loan credit file on the z shelf 2 and serial number 1-220 - Deposit customer loan credit to the teller - Guard the Ramadhan market booth in front of the BRI sub branch office Bengkulu	Reti Winanda Putra	
Tuesday, 19 April 2022	- Entry maintenance CIF - Lock for the loan file requested by the mantri - Write the location of the cupboard, shelves, and serial number on each loan file	Reti Winanda Putra	
Wednesday, 20 April 2022	- Archiving loan credit file on the D cupboard - Lock for the loan file requested by the mantri - Deposit customer loan credit to the teller	Reti Winanda Putra	
Thursday, 21 April 2022	- Holiday	Reti Winanda Putra	
Friday, 22 April 2022	- Print loan installment table - Deposit customer loan credit to the teller - Next archiving loan credit file on the D cupboard - Make receipt for the terabuk marker terrace and pelita market terrace Notes by Industrial Coach	Reti Winanda Putra	

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 9
 DAY : Monday - Friday
 DATE : April 25- April 29 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 25 April 2022	<ul style="list-style-type: none"> Unload CRM CD Make a nominal tire of Rp100,000 binder money Print loan installment table Deposit customer loan credit to the teller 	Reti Winanda Putra	
Tuesday, 26 April 2022	<ul style="list-style-type: none"> Write the location of the cupboards, shelves, and serial number on each loan file Archiving loan credit file on the G cupboard Deposit customer loan credit to the teller 	Reti Winanda Putra	
Wednesday, 27 April 2022	<ul style="list-style-type: none"> Print loan installment table Re-check and recalculate the new money sent by bank Indonesia save new money in BRI Bengkulu city unit vault 	Reti Winanda Putra	
Thursday, 28 April 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Make a nominal tire of Rp50,000 binder money Sort money to be deposited at the BRI Bengkulu branch office 	Reti Winanda Putra	
Friday, 29 April 2022	Holiday	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 10
 DAY : Monday - Friday
 DATE : May 02- May 06 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 02 May 2022	Holiday	Reti Winanda Putra	
Tuesday, 03 May 2022	Holiday	Reti Winanda Putra	
Wednesday, 04 May 2022	Holiday	Reti Winanda Putra	
Thursday, 05 May 2022	Holiday	Reti Winanda Putra	
Friday, 06 May 2022	Holiday	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 11
 DAY : Monday - Friday
 DATE : May 09- May 13 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 09 May 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Make a nominal tire of Rp100,000 binder money Sort money to be deposited at the BRI Bengkulu branch office (BI sort) 	Reti Winanda Putra	
Tuesday, 10 May 2022	<ul style="list-style-type: none"> Print loan installment table Input maintenance CIF Take out file from cupboards, shelves, and serial number to Junkrindo and Askrindo claim Look for the loan file requested by the masrri Sort money to be deposited at the BRI Bengkulu branch office (BI sort) 	Reti Winanda Putra	
Wednesday, 11 May 2022	<ul style="list-style-type: none"> Make a junkrindo loan claim on the masrri computer Make warning letters 1-3 for junkrindo customer who will be claimed Look for the loan file requested by the masrri 	Reti Winanda Putra	
Thursday, 12 May 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Make a askrindo loan claim on the masrri computer Make warning letters 1-3 for askrindo customer who will be claimed 	Reti Winanda Putra	
Friday, 13 May 2022	Permission	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 12
 DAY : Monday - Friday
 DATE : May 16- May 20 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 16 May 2022	Holiday	Reti Winanda Putra	
Tuesday, 17 May 2022	<ul style="list-style-type: none"> Print news junkrindo claim, checking accounts, payoffs, and guarantor certificate Take out ID card (KTP), family card (KK), business certificate (SKL), debt warning letter (SPH), loan application form, financial information service system (SLIK) of the customer file being claimed Print loan installment table Photocopy of all files that have been issued Photocopy of warning letter 1-3 for each customer that will be claimed Re-enter the original files that have been issued to their respective names 	Reti Winanda Putra	
Wednesday, 18 May 2022	<ul style="list-style-type: none"> Compiling claim files to be sent BRI Bengkulu Branch Office Write the location of the cupboards, shelves, and serial number on each loan file Archiving loan credit file on the D cupboard 	Reti Winanda Putra	
Thursday, 19 May 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Re-check the teller's cash receipt on May 18, 2022 and May 19, 2022 	Reti Winanda Putra	
Friday, 20 May 2022	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING
 WEEK : 13
 DAY : Monday - Friday
 DATE : May 23- May 27 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 23 May 2022	<ul style="list-style-type: none"> Receive new customer loan files for mammi Print loan installment table. Deposit customer loan credit to the teller Look the loan file requested by the mammi 	Reti Winanda Putra	
Tuesday, 24 May 2022	<ul style="list-style-type: none"> Attend the event "Tamu Agung Si Raja" at the Marina Hotel Bengkulu Make a nominal tire of Rp10.000 and Rp 100.000 binder money 	Reti Winanda Putra	
Wednesday, 25 May 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Re-check the teller's cash receipt on May 23, 2022 and May 24, 2022 	Reti Winanda Putra	
Thursday, 26 May 2022	Holiday	Reti Winanda Putra	
Friday, 27 May 2022	<ul style="list-style-type: none"> Look for the loan file requested by the mammi Write the location of the cupboards, shelves, and serial number on each loan file. Archiving loan credit file on the H cupboard 	Reti Winanda Putra	
Notes by Industrial Coach			

DAILY ACTIVITIES OF THE JOB TRAINING
 WEEK : 13
 DAY : Monday - Friday
 DATE : May 23- May 27 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 23 May 2022	<ul style="list-style-type: none"> Receive new customer loan files for mammi Print loan installment table. Deposit customer loan credit to the teller Look the loan file requested by the mammi 	Reti Winanda Putra	
Tuesday, 24 May 2022	<ul style="list-style-type: none"> Attend the event "Tamu Agung Si Raja" at the Marina Hotel Bengkulu Make a nominal tire of Rp10.000 and Rp 100.000 binder money 	Reti Winanda Putra	
Wednesday, 25 May 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Re-check the teller's cash receipt on May 23, 2022 and May 24, 2022 	Reti Winanda Putra	
Thursday, 26 May 2022	Holiday	Reti Winanda Putra	
Friday, 27 May 2022	<ul style="list-style-type: none"> Look for the loan file requested by the mammi Write the location of the cupboards, shelves, and serial number on each loan file. Archiving loan credit file on the H cupboard 	Reti Winanda Putra	
Notes by Industrial Coach			

DAILY ACTIVITIES OF THE JOB TRAINING
 WEEK : 14
 DAY : Monday - Friday
 DATE : May 30- June 03 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 30 May 2022	<ul style="list-style-type: none"> Clean up the file room 1 Write the location of the cupboards, shelves, and serial number on each loan file. Archiving loan credit file on the B cupboard 	Reti Winanda Putra	
Tuesday, 31 May 2022	<ul style="list-style-type: none"> Make a nominal tire of Rp20.000 and Rp 100.000 binder money Next reliving loan credit file on the B cupboard 	Reti Winanda Putra	
Wednesday, 01 June 2022	Holiday	Reti Winanda Putra	
Thursday, 02 June 2022	<ul style="list-style-type: none"> Next clean up the file room 1 Write the location of the cupboards, shelves, and serial number on each loan file. Archiving loan credit file on the B cupboard 	Reti Winanda Putra	
Friday, 03 June 2022	<ul style="list-style-type: none"> Next clean up the file room 1 for June's guarding Write the location of the cupboards, shelves, and serial number on each loan file. Cutting a brimen sticker 	Reti Winanda Putra	
Notes by Industrial Coach			

DAILY ACTIVITIES OF THE JOB TRAINING
 WEEK : 15
 DAY : Monday - Friday
 DATE : June 06- June 10 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 06 June 2022	<ul style="list-style-type: none"> Unload CRM CD Count money CRM Sort money to be deposited at the BRI Bengkulu branch office Make a deposit to the teller 	Reti Winanda Putra	
Tuesday, 07 June 2022	<ul style="list-style-type: none"> Print loan installment table Deposit customer loan money to the teller Learn to do a brimen scan Learn to input brimen data into ms word 	Reti Winanda Putra	
Wednesday, 08 June 2022	<ul style="list-style-type: none"> Scan scanning loan credit file (cupboard A, shelf 1, number series 1-5) Input the scanned data into Ms excel Look the loan file requested by the mammi 	Reti Winanda Putra	
Thursday, 09 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupboard A shelf 1, number series 6-20) Input the scanned data into Ms excel Deposit customer loan money to the teller Look the loan file requested by the mammi 	Reti Winanda Putra	
Friday, 10 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupboard X shelf 3, number series 46-50) Input the scanned data into Ms excel Locking the loan credit files for claim 	Reti Winanda Putra	
Notes by Industrial Coach			

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 16
 DAY : Monday - Friday
 DATE : June 13- June 17 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 13 June 2022	<ul style="list-style-type: none"> Make a jamkrindo and askrindo loan claim on the customer service computer Make warning letters 1-3 for jamkrindo and askrindo customer who will be claimed 	Reti Winanda Putra	
Tuesday, 14 June 2022	<ul style="list-style-type: none"> Permission 	Reti Winanda Putra	
Wednesday, 15 June 2022	<ul style="list-style-type: none"> Replace customer service for the tenbok market terrace Settle make a jamkrindo loan claim on the customer service computer Look the loan file requested by the mantri 	Reti Winanda Putra	
Thursday, 16 June 2022	<ul style="list-style-type: none"> Print news jamkrindo claim, checking accounts, payoffs, and guarantor certificates Take out Id card (KTP), family card (KK), business certificate (SKU), debt warning letter (SPHL), loan application form, financial information service system (SLIK) of the customer file being claimed 	Reti Winanda Putra	
Friday, 17 June 2022	<ul style="list-style-type: none"> Photocopy of all files that have been issued Photocopy of warning letter 1-3 for each customer that will be claimed Re-enter the original files that have been issued to their respective names Compiling claim files to be sent BRI Bengkulu Branch Office 	Reti Winanda Putra	
	Notes by Industrial Coach		

DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 17
 DAY : Monday - Friday
 DATE : June 20- June 24 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 20 June 2022	<ul style="list-style-type: none"> Field survey of customer who will make loans with the mantri (management administration) in Simpang bara Make a nominal size of Rp 100.000 binder money 	Reti Winanda Putra	
Tuesday, 21 June 2022	<ul style="list-style-type: none"> Field survey of customer who will make loans with the mantri (management administration) in Simpang bara Learn to input AMKCM and BRINS on the customer service portal Learn to register QRIS and create market code customer 	Reti Winanda Putra	
Wednesday, 22 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 50-60) Input AMKCM and BRINS on the customer service portal 	Reti Winanda Putra	
Thursday, 23 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 1-2) QRIS register new customer document Input AMKCM and BRINS on the customer service portal 	Reti Winanda Putra	
Friday, 24 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 6-15) QRIS register new customer document Lock the loan file requested by the mantri 	Reti Winanda Putra	
	Notes by Industrial Coach		


DAILY ACTIVITIES OF THE JOB TRAINING

WEEK : 18
 DAY : Monday - thursday
 DATE : June 27- June 30 2022

Day/Date	Description of Activities	Task Assigner	Signature
Monday, 27 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 16-20) QRIS register new customer document Create customer market code Input QRIS register data to the central BRI link to be approved 	Reti Winanda Putra	
Tuesday, 28 June 2022	<ul style="list-style-type: none"> Attend the event "Gathering Temu Mita Agung Si Raja" at the Marina Hotel Bengkulu QRIS register new customer document Create customer market code Input QRIS register data to the central BRI link to be approved 	Reti Winanda Putra	
Wednesday, 29 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 21-25) QRIS register new customer document Create customer market code Input QRIS register data to the central BRI link to be approved 	Reti Winanda Putra	
Thursday, 30 June 2022	<ul style="list-style-type: none"> Scanning loan credit file (cupbour X shelf 3, number series 25-30) QRIS register new customer document Create customer market code Input QRIS register data to the central BRI link to be approved Input AMKCM and BRINS on the customer service portal 	Reti Winanda Putra	
	Notes by Industrial Coach		

Appendix 8 : Gallery

Gallery: Supporting Document



PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
Unit Bengkulu Kota

Jalan A. Yani
Tanjung 2021
BENGKALIS

Nomor B. 3387A/HM/16/04/0021
Lampiran
Hal

1. Pemohonan Penyaluran Klaim
ANIL WAHYUDI

Kepada Yth:
JAMKRINDO Cab. Pekanbaru
di:
PEKABARU

Sehubungan dengan penyaluran Kredit an. ANIL WAHYUDI untuk
tambahan modal usaha berdasarkan perjanjian kredit No. PK0003066 yang
di jamin JAMKRINDO Cabang Pekanbaru dengan Serifikat Pengantar Nomor
KR2 2020 04.00 14 002 11 Tanggal 31/03/2020 dengan ini kami sampaikan bahwa
kredit tersebut dinyatakan macet yang dibuktikan dengan tunggakan sa-
besar Rp. 32.002.073 (TIGA PULUH DUA JUTA DUA RIBU TUJUH PULUH TIGA RUPIAH)

Berikan dengan bu kami mengajukan permohonan klaim sebesar:

70% x 32.002.073 = 22.401.451

Bersama ini pula kami lampirkan dokumen pengajuan klaim sebagai berikut:

- Foto Copy Serifikat Penjaminan
- Foto Copy KTP
- Foto Copy Rekening Pemasang
- Foto Copy Penjaminan Kredit
- Foto Copy surat pemberian kredit

demikian kami sampaikan dan atas kerja sama yang baik kami ucapkan
terima kasih.

PT. BANK RAKYAT INDONESIA (Persero) Tbk.
UNIT BENGKALIS KOTA

Beti Winanda Putra
Ka. Unit

Merkiendina
CS

Terselamat,
T. Arisp

BERTITA ACARA KLUAM KUR HIKRO

Pada hari ini BERITA tanggal TIGA BELAS (3) Tahun Dua
Ribu Dua Puluh Dua (15062022) kami yang bertanda tangan di bawah ini

Nama : Beti Winanda Putra
Jabatan : Ka. Unit

Tujuan mengajukan permohonan kepada

Nama : ANIL WAHYUDI
Pegawai : JAMKRINDO
Alamat : JL. WINDUSARI BARAT

Terdapat kredit yang di berikan dari PT. Bank Rakyat Indonesia (Persero) Tbk
Kantor Cabang Bengkulu untuk keperluan tambahan modal usaha yang dijamin
JAMKRINDO dengan serifikat pengantar tanggal 31/03/2020 untuk jumlah
kredit sebesar Rp. 32.002.073 dan jumlah penjaminan sebesar Rp. 35.006.369
dengan persentase kredit antara PT. Bank Rakyat Indonesia (Persero) Tbk
Cabang Bengkulu dengan jaminan sebesar: KR2 2020 04.00 14 002 11 0 000211
tanggal 31/03/2020

Dari hasil pemeriksaan serifikat telah dicatat data sebagai berikut

1. Kredit tersebut telah di register pada tanggal
10/01/2020 sebagai berikut

Tunggakan Pokok	Rp. 30.818.400
Tunggakan Bunga Bayaran	Rp. 1.186.473
Tunggakan Pinjaman	Rp. 0
Total	Rp. 32.004.873

2. Status-kredit tersebut dijamin sebagai
Dinas usaha yang beroperasi sudah berumur sehingga yang bersang-
kut tidak mampu membayar

3. Langkah-langkah yang telah dilakukan oleh Bank, meliputi:
Melakukan penghapusan dan pemberian terhadap yang bersangkutan

4. Aduan yang di terima oleh, meliputi:
Tidak ada

Berikut dengan ini serifikat Penjaminan (SP) JAMKRINDO
atau data lainnya telah terakumulasi yang sesuai untuk pengajuan klaim
yang kepada JAMKRINDO sebesar

XIII x 32.002.073 = 22.401.451

sebelum kami sampaikan dan
diucapkan oleh JAMKRINDO kepada PT. Bank Rakyat Indonesia (Persero) Tbk
kantor cabang Bengkulu untuk keperluan tambahan modal usaha yang dijamin
dari Bank yang di lampirkan dan
sebelum ini terakumulasi dengan
diambilkan kepada terjemah dengan penyaluran

demikian kami sampaikan dan atas kerja sama yang baik kami ucapkan
sebagaimana mestinya.

PT. BANK RAKYAT INDONESIA (Persero) Tbk.
UNIT BENGKALIS KOTA


Marseliani,
Kasubdit

Terdapat
menyatakan akan tanda tangan
untuk mengkonfirmasi pengajuan
klaim tersebut

Beti Winanda Putra
Ka. Unit

ANIL WAHYUDI
Marseliani

TERLAMPAK
1. Copy yang akan parts.



PT. BANK RAKYAT INDONESIA (Persero) Tbk.
CABANG KC Bengkulu
UNIT BENGKALIS KOTA
No Telp. 0786-23223

Nomor : B. 3387A/HM/16/04/0021
Perihal : Surat Pengantar Klaim

05-Jun-20
Kepada Yth:
Beti Winanda Putra
Ka. Unit

Surat Pengantar Klaim No Rek. 3387 01.00815.10.3
Menyebut Surat Pengantar Klaim tersebut di atas dengan ini kami sampaikan bahwa berdasarkan catatan
administrasi yang ada pada BRI kewajiban kredit Saudara posisi bulan Juni terdapat tunggakan dengan rincian
sebagai berikut:

No Rekening	Plafond	Saldo Pokok	Tunggakan		Penalty	Total Kewajiban Tunggakan
			Pokok	Bunga		
3387 01 00815 10 3	Rp. 35.006.000	Rp. 15.028.500	Rp. 15.028.500	Rp. 757.000		Rp. 16.395.411

Mengingat sampai saat ini kami belum mendapatkan kepastian penyelesaian / pembayaran kewajiban sebagaimana
tercantum diatas, maka di harapkan Saudara untuk segera menyelesaikan/melunasi kewajiban tunggakan tersebut
sebelum berakhirnya pada tanggal 23

Demikian, atas perhatian dan kerjasamanya outdara kami sampaikan terima kasih

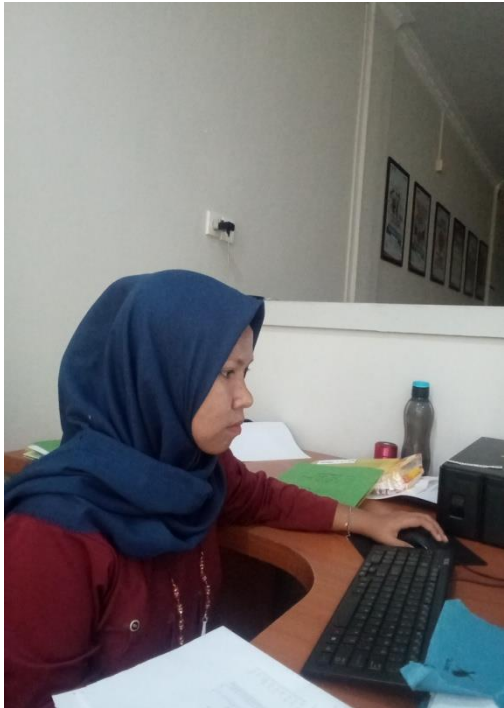
PT. BANK RAKYAT INDONESIA (Persero) Tbk.
BRI UNIT BENGKALIS KOTA

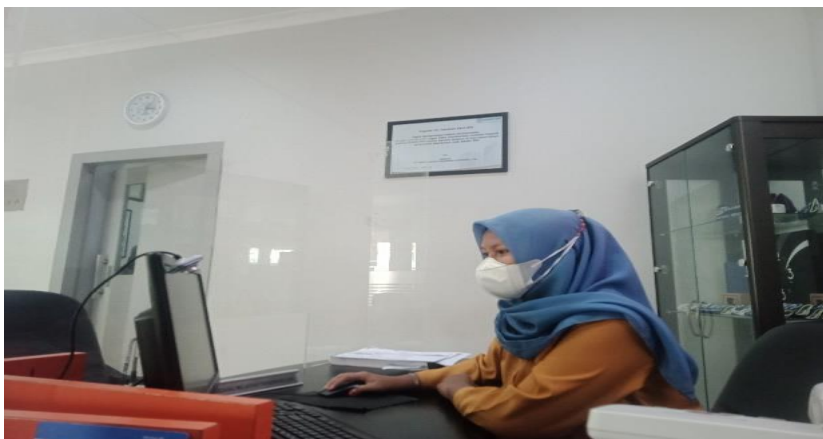
Beti Winanda Putra
PIS Ka. Unit

Terselamat :
- Anisp
- BRIC BENGKALIS

Gallery 2 : Daily activities













Galerry 3 : Photo with employee



Galery 4 : Photo Groups





Galery 5 : Employee's Birthday



Gallery 6 : Working late

