

JOB TRAINING REPORT
PT. BANK RIAU KEPRI BENGKALIS
BRANCH

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INTERNATIONAL BUSINESS ADMINISTRATION
STUDY PROGRAM
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF BENGKALIS
BENGKALIS – RIAU
2022

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Written as one of the conditions for completing Job Training

DEDE SURYA DARMAWAN
5404181187

Bengkalis, June 30th 2022

The Pgs. Pinsi Operasional of
PT. Bank Riau Kepri
Bengkalis Branch



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PREFACE

Assalamualaikum Wr. Wb. Peace be upon you, and Allah mercy and blessings.

Praise for the blessings and grace of Almighty God, who has provided health and opportunities to the author so that he can complete practical work activities and have completed practical work reports that the authors do at PT Bank Riau Kepri Bengkalis Sub-branches on time, namely from February 22nd 2022 until June 30nd 2022.

The authors also express their gratitude to all employees of PT Bank Riau Kepri Bengkalis Sub-branches who are very kind, friendly and accept the writers to join and have an opportunity to become one of the family members of PT Bank Riau Kepri Bengklais Sub-branches.

In compiling this Job Training report, the author realizes that without the guidance from various parties this job training report cannot be completed in a specific time, so the authors want to thank all those who have been involved and assisted the author. Related parties include:

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

Wassalamu'alaikum Wr. Wb

Bengkalis, 2022

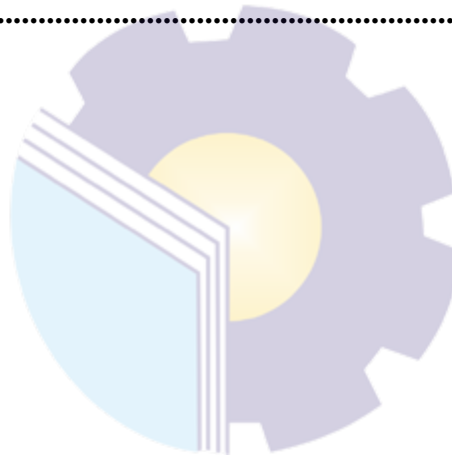


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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

The Bengkalis Regency Government through the Gema Bahari Foundation established a university called the Bengkalis Shipping Polytechnic, which has 3 (three) study programs, namely: Ship Electrical Engineering, Ship Building Engineering and Ship Mechanical Engineering. Then, under the auspices of the Bangun Insani Foundation (YBI), the Bengkalis Marine Polytechnic changed its name to Bengkalis Polytechnic by adding 5 (five) study programs, namely: Shipping Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering and Business Administration.

In July 2001, Bengkalis Polytechnic accepted the first batch of new students. Then in 2006, Bengkalis Polytechnic added 2 (two) new study programs, namely Business English and Informatics Engineering. Furthermore, on December 26, 2011, the Bengkalis Polytechnic officially became a State University (PTN) under the name State Polytechnic of Bengkalis through the Regulation of the Minister of National Education (Permendiknas) No. 28 of 2011 concerning the Establishment, Organization and Work Procedure of the State Polytechnic of Bengkalis and Culture of the Republic of Indonesia.

Then, from 2013 to 2016 the State Polytechnic of Bengkalis has added 11 (nine) new study programs, namely D4 Mechanical Production and Maintenance, D4 Electrical Engineering, D4 Road & Bridge Design Engineering, D3 Nautics, D3 Teknika, Management and Trading Ports, D4 Software Engineering, D4 International Business Administration and D4 Public Financial Accounting. And until 2021, the State Polytechnic of Bengkalis will again add 3 new study programs, namely D4 Marine Architecture Engineering Technology, D4 Information System Security, and D4 English. For Communication and Professionals. Thus, since 2000 until now the State Polytechnic of Bengkalis has 9 (eight) majors with 20 (twenty) study programs.

State Polytechnic of Bengkalis is a vocational campus that educates its students to create a competent spirit in various fields. State Polytechnic of Bengkalis implements a practical work program that is required to be followed by all final semester students.

Job training 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. Job training can increase students' knowledge and skills and can solve scientific problems in accordance with the theories they get in college. Job training is carried out so that students can understand and apply well about the field of study. In addition, so that 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 International Business Administration students in semester 7 (seven) practical work activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to do this program, the practical work coordinator provides several options or options for practical work places to students. Then, from some of these options the author is interested in carrying out practical work in the financial sector, namely banking at PT Bank Riau Kepri Bengkalis Branch.

PT Bank Riau Kepri is a regional bank or BUMD owned by the government of Riau Province and Riau Islands Province whose head office is named Menara Dang Merdu Bank Riau Kepri which is located at Jl. Gen. Sudirman No. 462 Pekanbaru, Riau Indonesia. PT Bank Riau Kepri was established in 1961 under the name Riau Regional Development Bank (BPDR or BAPERI) with the legal form of a Regional Company (PD) but according to the results of the Meeting Resolution. General Shareholders (GMS) dated June 26, 2002, the legal form of the Regional Company was changed to a Limited Liability Company.

PT Bank Riau Kepri has approximately 142 (one hundred and forty-two) office networks spread across several areas, especially Riau Province and Riau Islands, of which there are 20 (twenty) Main Branch Offices (KCU), 42 (forty two) Sub-Branch Offices (KCP), and 34 (thirty four) Cash Offices scattered. The author carries out practical work in one of the office networks, namely the Bengkalis Sub-Branch Office (KCP) which is located at Jalan Pahlawan No. 15A Bengkalis.

1.2. Purpose of the Apprenticeship

The practical work activities of State Polytechnic of Bengkalis students, International Business Administration study program have the following objectives:

1. To describe job descriptions during practical work.
2. To know the place and time of practical work.
3. To explain practical workplace systems and procedures.
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 Bengkalis

1. For Students

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

- 1) Get a certificate from the company if you have completed the practical work program.
- 2) Get pocket money and transportation according to the agreement between the practical work participants and the company.
- 3) Students can develop work relationships and add experience to their resumes.
- 4) Students have the opportunity to apply theoretical/conceptual knowledge in the real world of work.

- 5) Students gain practical experience in applying theoretical/conceptual science according to their study program.
- 6) Students have the opportunity to be able to analyze problems related to science that are applied in work 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:

- 1) The company will receive labor assistance from students who do practical work so that the work becomes a little lighter and easier.
- 2) 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:

- 1) There is good cooperation/relationship between the campus and the company where students do practical work.
- 2) State Polytechnic of Bengkalis can improve the quality of its graduates through student practical work experience.
- 3) State Polytechnic of Bengkalis will be better known in the industrial or corporate world.
- 4) 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.
- 5) State Polytechnic of Bengkalis receives feedback from the world of work for curriculum development and learning processes.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

PT Bank Riau Kepri is a regional bank or BUMD owned by the government of Riau Province and Riau Islands Province whose head office is called Menara Dang Merdu Bank Riau Kepri which is located at Jl. General Sudirman No. 462 Pekanbaru, Riau Indonesia. PT Bank Riau Kepri was established in 1961 under the name Riau Regional Development Bank (BPDR or BAPERI) with the legal form of a Regional Company (PD) but according to the decision of the General Meeting of Shareholders (GMS) dated June 26, 2002, the legal form of a Regional Company (PD) changed to a Limited Liability Company (PT).



Figure 2.1 Dang Merdu Tower of Bank Riau Kepri

Source: Processed Data, 2022

Figure 2.1 shows the Dang Merdu Tower of Bank Riau Kepri which is the Head Office of Bank Riau Kepri. In 2004, PT Bank Riau opened PT Bank Riau Syariah, by making a letter of application to Bank Indonesia on January 29, 2004, then approved by Bank Indonesia on February 27, 2004. Then, on May 21, 2014 PT Bank Riau applied for an operational permit Bank Riau Syariah, and was

permitted in June 2004 to start operations. On July 1, 2004, Riau was divided into two provinces, namely between Riau Islands and mainland Riau and formed a new province, namely the Riau Islands Province, due to the large area factor. The two provinces are united by a regional bank, so that what was formerly known as PT Bank Pembangunan Daerah Riau (BPDR or BAPERI) became PT Bank Riau Kepri according to the decision of the Extraordinary General Meeting of Shareholders (EGMS) on 26 April 2010, the name of PT Bank Pembangunan Daerah Riau was changed to PT. Riau Islands Bank.

PT Bank Riau Kepri has approximately 142 (one hundred and forty-two) office networks spread across a number of areas, especially Riau Province and Riau Islands, there are 20 (twenty) Main Branch Offices (KCU), 42 (forty two) Sub-Branch Offices (KCP), and 34 (thirty four) Cash Offices scattered. Figure 2.2 is a picture of one of the Sub-Branch Offices (KCP) of PT Bank Riau Kepri Panam Sub-Branch.

PT Bank Riau Kepri was established with the aim and purpose through its activities to help, encourage economic growth and equitable regional development in all fields in order to achieve an increase in people's living rates. PT Bank Riau Kepri is one of the tools for regional autonomy in the field of finance or banking and runs its business as a commercial bank. PT Bank Riau Kepri which has the following functions:

1. As a source of regional development financing.
2. As a driver and driver of the pace of regional development.
3. As a regional treasury holder or carrying out regional money storage.
4. As a source of regional income.

2.1.1. Bank Riau Riau Islands Logo



Figure 2.2 Logo of PT Bank Riau Kepri

Source: Processed Data, 2022

Figure 2.3 is the shape of the PT Bank Riau Kepri logo, as for the color inspiration for the PT Bank Riau Kepri logo as follows:

1. Golden Yellow: Reflects the hope for success, excellence, and glory.
2. Red Maroon: Express the spirit of work (active), the spirit of struggle and productivity.
3. Black: Identical to firmness, firm, formal, polite and steady.

2.1.2. Philosophy Bank Riau Logo

The three screens that have developed are from the philosophy of Teguh, Whole, and Growing, the identity of Bank Riau Kepri as the foundation in every activity. The aims of this philosophy are:

1. Firm
Representation of something strong, sturdy and not easily shaken, with the spirit of "True" Bank Riau embodies integrity as a Bank that adheres to the prevailing norms of faith and is consistent with the agreed commitments, and is firm in policies (directing the vision and carrying out the mission) .
2. Intact
Describes the compliance between several elements that unite so that they become whole and solid and compact in one synergy. As a Regional Bank, Bank Riau continues to foster interaction between the people of Bank Riau and partnerships with the community/customers (Stake Holders) through good cooperation and services.

3. Grow

Bank Riau continues to grow, advance, progressive, dynamic, credible with superior performance and excellent performance, as well as innovative according to the needs of society and the times.

Then, PT Bank Riau Kepri has a plan to convert into a sharia commercial bank in the next 2 (two) to 3 (three) years, as mandated by the shareholders at the General Meeting of Shareholders (GMS) in 2018. Change of model the Bank's business from a commercial bank to a sharia bank because the shareholders see the potential for business development in this segment and also with the background of the people in Riau and Riau Islands which are quite thick with Islamic culture.

During the transition period of 3 (three) years, the company will carry out adequate preparations such as in terms of human resources, products, preparing SOPs (Standard Operating Procedures), technology infrastructure networks, preparing permits including the Financial Services Authority and related regional regulations and conduct surveys to customers and business actors in Riau and Riau Islands and require at least 50% support to operate in the form of Islamic commercial banks. Then, Bank Riau Kepri will make other developments, namely continuing the plan to increase capital from shareholders this year.

2.2. Vision and Mission

Every company must have a vision and mission in order to realize its goals and as a driving force to carry out their respective programs, as well as PT Bank Riau Kepri. The following is the vision and mission of PT Bank Riau Kepri Capem Panam:

1. Vision

Vision is a distant view or goal of a company regarding what must be done to achieve goals in the future. The vision of PT Bank Riau Kepri is "To become a leading, trusted, and competitive bank in driving the regional economy."

2. Mission

Mission is a statement of what the company must do. In an effort to realize the vision and mission are also defined as the goals and reasons why the company was created. The following is the mission of PT Bank Riau Kepri:

- a. Encouraging sustainable economic growth and regional development.
- b. Providing excellent financial service solutions.
- c. Manage regional funds optimally and regionally professionally.
- d. Fostering and developing small and medium enterprises.

2.3. Kind of Business

Business is an activity carried out by individuals or organizations that involve production, sales, purchase, or exchange of goods/services, with the aim of making a profit or profit. The word "business" can be used depending on the group. There are 3 (three) ways to use the word business, namely:

1. Business Entity, which is a technical, juridical, and economic unit for profit.
2. Certain Market Sectors, such as the capital market.
3. All activities in the community of producers or producers of goods or services.

Business has many types, such as Agriculture Business, Raw Materials Production Business, Manufacturing Business, Construction Business, Transportation Business, Communication Business, Service Business, Big/Small Trading Business, and Financial Business. In practical work activities carried out the type of business of PT Bank Riau Kepri is Financial Business or banking. Financial Business is a business in the financial sector that helps the community in terms of capital credit, insurance, planning and property ownership loans.

Activities PT Bank Riau Kepri is a bank that runs its business based on the principles established by law and aims to meet the needs of banking services. In its implementation, PT Bank Riau Kepri provides products and services in conventional and sharia systems that can be selected and utilized by customers. One of the products provided by PT Bank Riau Kepri is the Regional Development Savings product (SIMPEDA), which is a type of savings in

collaboration with Regional Development Banks throughout Indonesia. Furthermore, the business carried out by Bank Riau Kepri is also based on Law No. 10 of 1998 Chapter III Article 6 commercial Bank businesses include:

1. Raising Funds (Funding); funds from the public in the form of demand deposits, time deposits, savings and other forms.
2. Lending (Lending); Loan distribution and placement with other banks.
3. Bank activities or services; Remittances, Inkaso, Bank Guarantees, Pension payments, telephone, electricity, taxes, and others.

Bank Riau Kepri companies also carry out their business activities conventionally or based on sharia principles which in their activities do not provide services in payment traffic. Bank Riau Kepri companies carry out lending activities with the aim of meeting the need for banking services and to support the economic activities of the community in general. The types of credit offered to customers are Aneka Guna Credit (KAG), Micro Business Loans (KUM), Home Ownership Loans (KPR), and People's Business Credit (KUR).

2.4. Organization Structure

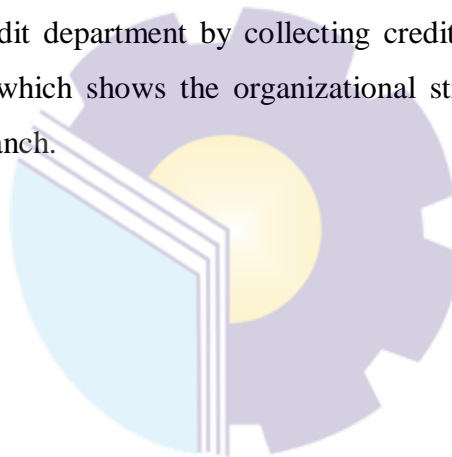
The organizational structure of PT Bank Riau Kepri Panam Sub-Branch is a type of functional organizational structure, namely the organizational structure based on the function of each component. PT Bank Riau Kepri Bengkalis Sub-Branch has 3 (three) leaders, namely the Sub-Branch Leader who is tasked with setting funding objectives, issuing policies, formulating business development strategies in accordance with available capabilities and budgets, evaluating and supervising the work of its staff and providing report to the chief executive.

Head of Operational Section (Pinsi) in charge of being responsible for all operations at PT. Bank Riau Kepri Bengkalis Sub-Branch in conducting transactions, as well as other activities that take place at the Bank. This section also makes daily and monthly financial reports for branch offices. And responsible for Security and Night Guard, Driver, and Cleaning Officer.

Head of the Customer Service Section (Pinsi) who is responsible for all work processes carried out by the Customer Service Section, Teller Section.

Filling ATMs, disbursing funds/money and everything related to customers.

Furthermore, the Head of the Marketing Section (Pinsi) has the task of marketing the Bank's products or services, finding customers, observing other business opportunities, making applications and analyzing every loan application received, being responsible for each loan granted and collecting collections if any. arrears on credit payments. The Head of the Marketing Section (Pinsi) oversees several sections, namely the Credit Analysis section which has the task of overall analysis of loan recipients, the Relationship Officer section, which is a position in a banking company that is included in the marketing category, its main activity is selling the company's products or offering all types of credit available at the bank and credit collection for a certain time (PKWT) or better known as the Debt Collector is the credit department by collecting credit. For more details can be seen in figure 2.4 which shows the organizational structure of PT Bank Riau Kepri Bengkalis Branch.



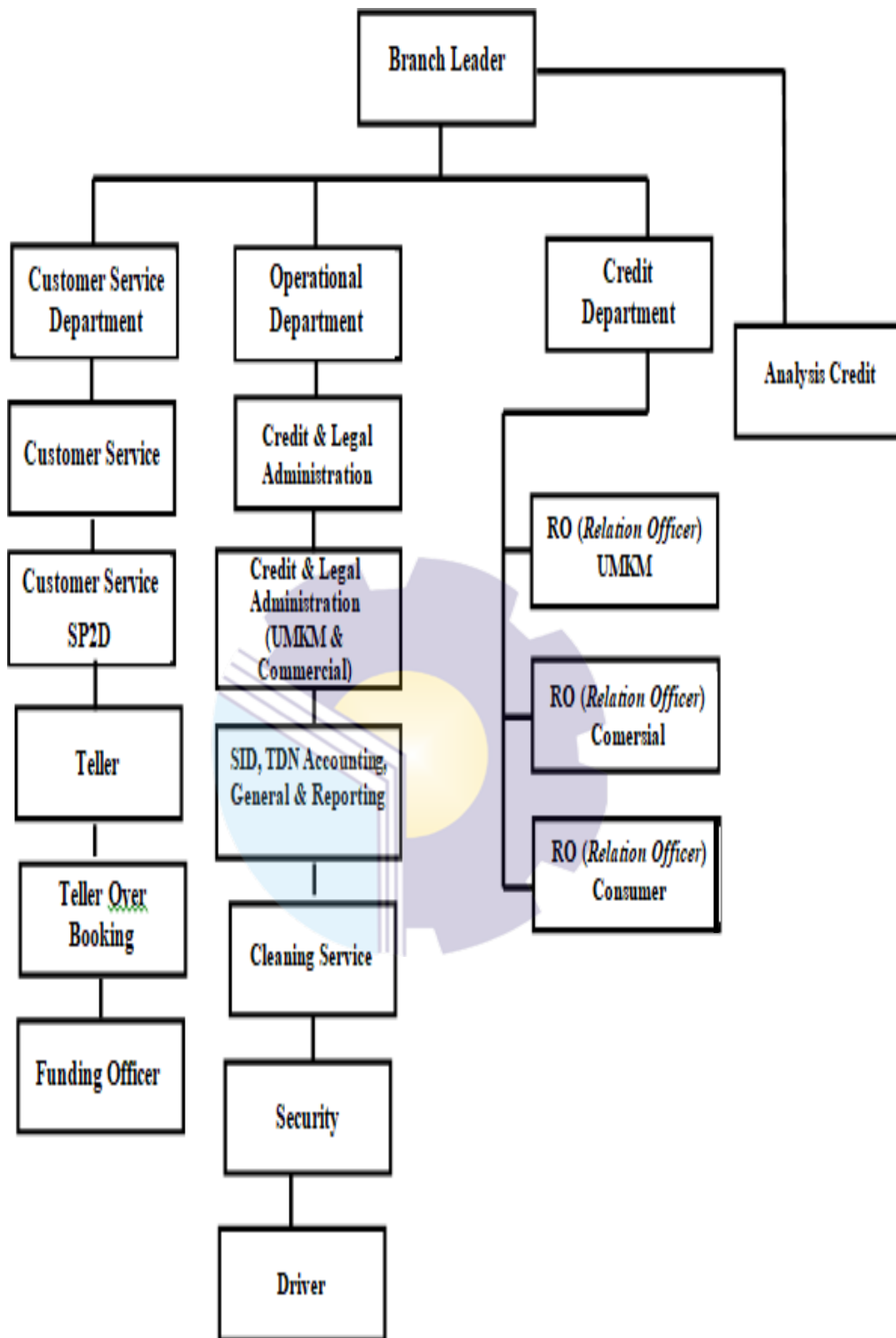


Figure 2.3 Organizational Structure of PT. Bank Riau Kepri
 Source: Processed Data, 2022

Each of the job position in organizational structure has its own responsibility and duty to reach the goals of its organization. These are the description of each position:

1. Branch Leader

The duty to set goals and policies, prepare a business development strategy plan in accordance with ability or budget available or planned by Riau Kepri Bank of Bengkalis Branch and oversee and assess work activities of its staff.

2. Customer Service Department

On this department is also referred to as the front office that deals directly with customers. In Customer Service Department the leadership is assisted by several who occupy each part, they are:

a. Customer Service

Customer service is a service serving inside provide information and so forth. The task to serve customers who come to open accounts or make savings books besides that customer service also provides socialization to customers/prospective customers related to bank products and handles customer complaints.

b. SP2D (*Surat Perintah Pencairan Dana*)

The task of disbursing SP2D funds in addition to disbursing SP2D Customer Service funds has the task of smoothing the distribution of APBN funds such as the Issuance of Payment Termination Certificate (SKPP) and Fund Withdrawal Planning

c. Teller

Teller is the front office officer in charge of receiving deposits, withdrawals and payment orders that have been adjusted accordingly applicable provision.

d. Teller Over Booking

Teller Over Booking is in charge of receiving and carrying out all kinds of non-cash transaction and is charge of sending/transferring money in other accounts in one bank. You can also deposit credit transfer to accounts that are sourced from other accounts.

e. Funding Officer

In general, the task as Funding Officer is to find and raise funds as much as possible. This is the core of the banking business. The funds collected by the Funding Officer will be played back by the bank in the form of credit to customers.

3. Operational Department

Operational Department has an important role in running the operation of the bank day-to-day. The duty and authority to oversee credit analysis assignments as well report it to the leader. In this department the leadership is assisted by several people who handle each field

a. Credit & Legal (Consumer)

Credit & Legal (Consumer) in charge of handling and recording all credit transaction as well as making letters, checking the authenticity of creditor data, inventorying customer data until storing creditor files and tidying customer guarantee data.

b. Credit & Legal (UMKM & Commercial)

The executor in charge of receiving credit such as Small Business Credit (KPK), Credit for entrepreneurs' micro and others also make credit reports that have been channeled and handle or record all credit transaction.

c. SID, TDN Accounting, General, Reporting

The duty to check or re-check or vouchers that have been posted earlier from tellers. Make General monthly reports and Commercial Bank Monthly reports. The general Monthly Report is made once a week and the Commercial Bank Monthly report is made once a month.

d. Cleaning Service

Cleaning service is the person who takes cares of the cleanness of the bank environment.

e. Security

A security guard is the person responsible for the security of Riau Kepri Bank of Bengkalis

f. Driver

The driver is the person in charge of driving the office car and take pick up office needs.

4. Credit Department

Assigned to lead the credit section to channel credit to the public Where the leaders are assisted by several people who handle each field, they are:

a. RO (Relation Officer) of UMK

The duty is to searching or analyzing loan application for Micro and Small Business that are still productive.

b. RO (Relation Officer) of Commercial

The duty is searching or analyzing credit applications fot productive businesses as well as carrying out work on the basis of employment contracts.

c. RO (Relation Officer) of Consumer

The task is to handle or analyze various loan applications, vehicle loans, housing loans and credit cards.

d. Credit Analyst

The task is to conduct an analysis of prospective customers who want to make credit loans to the Bank.

2.5. The Working Process

In this report, the author explains about how the company's business processes and work processes are in goal.

2.5.1. The Business Process of PT Bank Riau Kepri

The business process at PT Bank Riau Kepri Panam Sub-Branch is a company process in achieving profit and profit sharing. In figure 2.4, the following is the business cycle or process of PT Bank Riau Kepri:

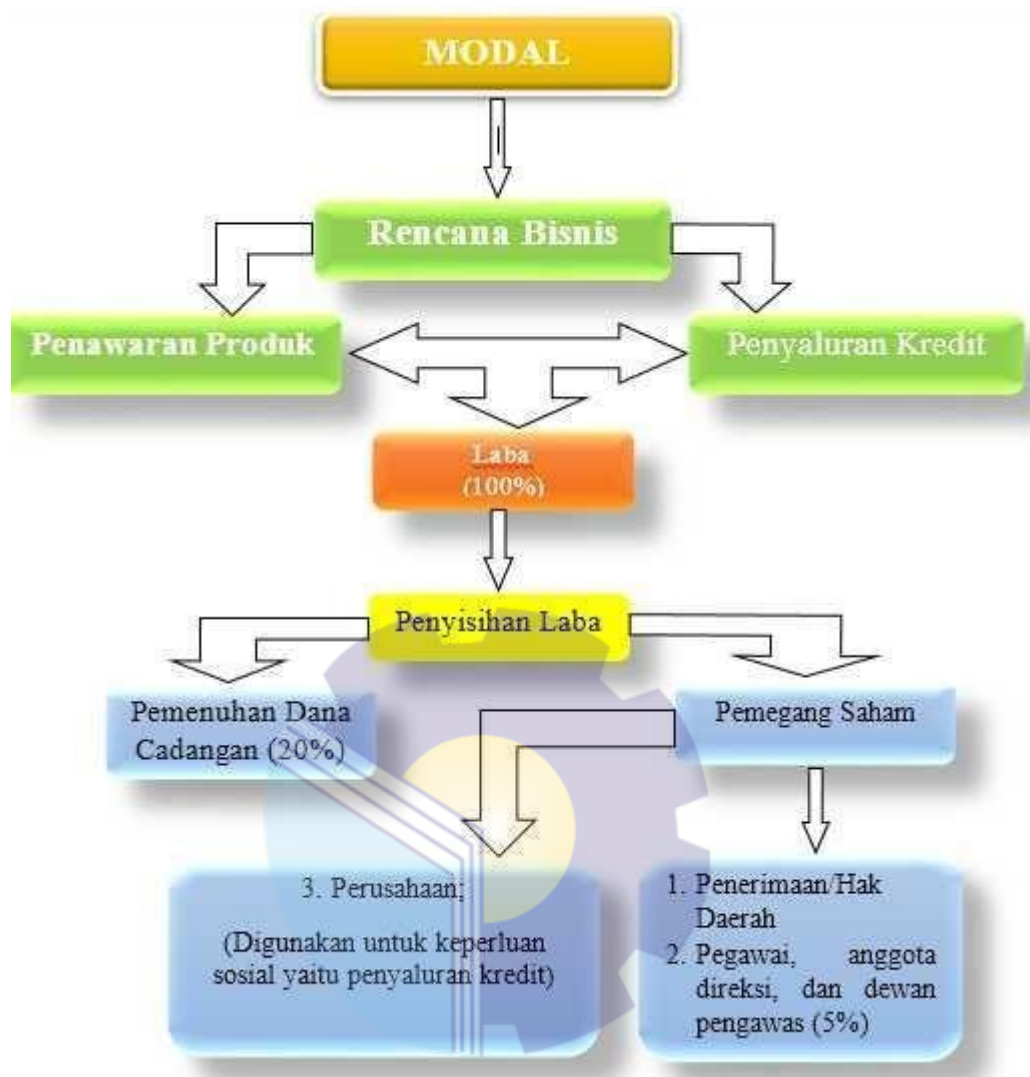


Figure 2.4 Business Process of PT Bank Riau Kepri

Source: Process Data 2022

Figure 2.4 describes the business process of Bank Riau Kepri, namely Bank Riau Kepri is a Regional Owned Enterprise (BUMD) which is wholly or most of the capital is owned by the region. Bank Riau Kepri was established to realize the objectives of BUMD to provide benefits for regional economic development in general, to provide public benefits in the form of providing quality products and services for the fulfillment of community life according to the conditions, characteristics and potential of the area concerned.

From figure 2.4, it can be seen that the company's business cycle or process starts from capital based on PP Article 19 of 2017, the source of capital for

regional companies consists of:

1. Regional capital participation; sourced from the Regional Revenue and Expenditure Budget (APBD) and conversion from loans.
2. Loan; sourced from the region or other Regional Owned Enterprises (BUMD).
3. Grant; sourced from the central, regional government and other Regional Owned Enterprises (BUMD).
4. Other sources of capital; includes reserve capitalization, profit asset revaluation and share premium.

Furthermore, after obtaining capital, the company conducts business planning, namely collecting and distributing funds in accordance with PP Article 93 regarding the procurement of goods and services. Then from the results of the business plan, the company earns a profit which is then set aside by 20% for the fulfillment of reserve funds and net profit is handed over to shareholders, to be distributed as revenue or regional rights, tantiem for members of the board of directors and supervisory board, bonuses for employees of 5% in accordance with PP Article 103 and the rest for companies by carrying out social responsibilities such as the need for fostering micro, small and multi-purpose businesses.

2.5.2. The Working Process of PT Bank Riau Kepri

In the implementation of this practical work activity, the authors are placed in 3 (three) sections, namely the General and Personnel Section, Credit Administration Section, and the Customer Service/KASDA section, the following are the duties and authorities of each of these sections:

1. General and Staffing Division
Granted the authority and responsibility to perform the following tasks:
 - a. Provide excellent service to customers and prospective customers.
 - b. Print short balance and trend balance.
 - c. Make a payment order.
 - d. Processing remittances (KU) for both the National Financial System (SKN) and Real Time Gross (RTGS).

- e. Calculate and post the collection fee for the Treasurer (Kredit Aneka Guna) KAG and (Pembiayaan Aneka Guna) PAG.
 - f. Calculate and post meal money.
 - g. Receive and register incoming and outgoing letters from the head office, branch offices and the general public.
 - h. Manage office inventory and monthly office stationery supplies.
 - i. Manage intermediary accounts.
 - j. Counting Yadibu.
 - k. Posting debit and credit notes.
 - l. Processing remittances (KU) Returns.
 - m. Maintain and maintain the confidentiality of the operating password for the Bank's computer system which is his responsibility.
2. Credit Administration Division
- Given the authority and responsibility to perform the following tasks:
- a. Provide a smile and excellent service to all customers and prospective customers.
 - b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
 - c. Make agreements for Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
 - d. Registering each agreement for Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
 - e. Processing the disbursement of Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
 - f. Archive credit documents in accordance with the specified archive number.
 - g. Submit a claim for life insurance and collateral in the event of a claim from a customer.

- h. Print a list of collective installment bills every month.
- i. Create and register a letter of guarantee receipt for customers.
- j. Make credit installment deposits and debit notes for credit installments.
- k. Maintain and maintain the confidentiality of the operating password for the Bank's computer system for which it is responsible.

3. *Customer Service*

Given the authority and responsibility to perform the following tasks:

- a. Provide a smile and excellent service to all customers and prospective customers.
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
- c. Receive and register applications for prospective customers for savings, current accounts and time deposits.
- d. Check and complete all customer applications for savings, current accounts and time deposits.
- e. Receive and process customer claims.
- f. Entering new customer data in existing computer systems.
- g. Create a savings account, checking account and time deposit.
- h. Make a weekly report on savings rays.
- i. Manage and monitor funds at the ATM (Automated Teller Machine), then complete the documents and ensure the smooth process of the ATM machine.
- j. Maintain and maintain the confidentiality of the operating password for the Bank's computer system for which it is responsible.

4. *KASDA (Regional Treasury)*

- a. Received SP2D from BPKAD for posting.
- b. To record the amount of SP2D that comes in per month.
- c. Recapitulating incoming funds from the center for KASDA accounts
- d. Coordinate with BPKAD regarding the distribution of KASDA funds

2.6. 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. PAG register book (Multi-Use Financing)/ Murabahah.

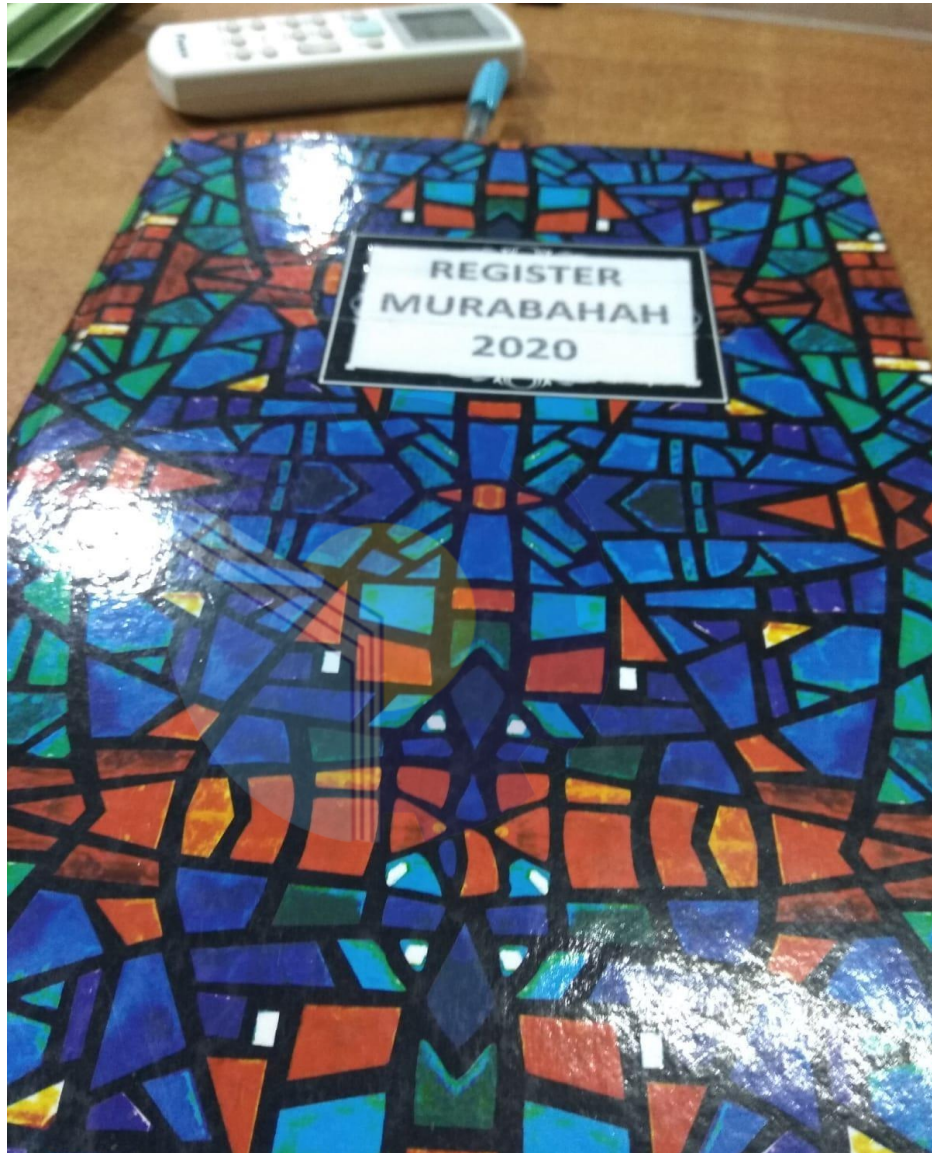


Figure 2.5 PAG register book (Multi-Use Financing)/ Murabahah
Source: Processed Data, 2022

2. SP2D (Warrant for Disbursement of Funds)

Bank Yang Ditunjuk

PEMERINTAH KABUPATEN BENGKALIS		SURAT PERINTAH PENCAIRAN DANA (SP2D)	
Nomor SPM : 09.01/03.0/000040/L.S/1.03.1.04.0.00.05.0000/M/01/2021		Nomor : 09.01/04.0/000190/L.S/1.03.1.04.0.00.05.0000/M/01/2021	
Tanggal SPM : 16 Februari 2021		Diisi : KUASA BUD	
SKPD : Dinas Pekerjaan Umum dan Penataan Ruang		Tahun Anggaran : 2021	
Bank Pengirim : Bank Riau Kepri Cabang Bengkalis Cabang Bengkalis			
Hendaklah mencairkan / memindahbukukan dari bank Rekening Nomor : 108-02-00190			
Uang sebesar Rp. 159.348.000,00 (terbilang : Seratus lima puluh sembilan juta tiga ratus empat puluh delapan ribu rupiah)			
Kepada : SYAIFUL RIAL CV. AL-HIDAYAH PESISIR			
NPWP : 00.322.132.2-219.000			
No. Rekening Bank : 108.08.01037			
Bank Penerima : Bank Riau Kepri Cab. Bengkalis			
Keperluan Untuk : Belanja Modal Jalan Lainnya Untuk Pembayaran Pertama (Terakhir) Atas Pekerjaan Pengadaan Material Konstruksi Pemeliharaan Rutin Jalan Di Kecamatan Mandau (Swakebola), Burda Jalan Duku Kel. Air Jamban (400 M X 3,5M) (1 Paket).			
Pagu Anggaran : Rp. 61.937.280.000,00			
No.	KODE REKENING	URAIAN	JUMLAH (Rp)
1	1.03.10.2.01.	Penyelenggaraan Jalan Kabupaten/Kota	159.348.000,00
	1.03.10.2.01.11.	Pemeliharaan Rutin Jalan	159.348.000,00
1	5.2.04.01.01.0010	Belanja Modal Jalan Lainnya	159.348.000,00
Jumlah:			159.348.000,00
Potongan-potongan			
No.	Uraian/No. Rekening	Jumlah (Rp)	Keterangan
1	g	-	-
Jumlah:			-
Informasi : (Tidak mengurangi jumlah pembayaran SP2D)			
No.	Uraian	Jumlah (Rp)	Keterangan
1	PPN 4 (0)	2.897.236,00	-
2	PPN 10%	14.466.182,00	-
3		-	-
Jumlah:			17.363.418,00
SP2D yang dibayarkan		Rp.	159.348.000,00
Jumlah yang Diminta		Rp.	-
Jumlah Potongan		Rp.	159.348.000,00
Jumlah yang dibayarkan		Rp.	-
Uang Sejumlah : (Seratus lima puluh sembilan juta tiga ratus empat puluh delapan ribu rupiah)			
TELAH DIBAYAR LUNAS		16 Februari 2021	
TANGGAL : 19 FEB 2021		YUNI HANISNARIL S.Si NIP. 198006192010032005	
TANDA TANGAN :		PEMERINTAH KABUPATEN BENGKALIS KUASA BUD	
Lembar 1 : Bank yang ditunjuk			
Lembar 2 : Pengguna Anggaran/Kuasa Pengguna Anggaran			
Lembar 3 : Arsip Kuasa BUD			
Lembar 4 : Pihak Penerima			

Figure 2.6 SP2D (Warrant for Disbursement of Funds)

Source: Processed Data, 2022

3. PAG Customer Files

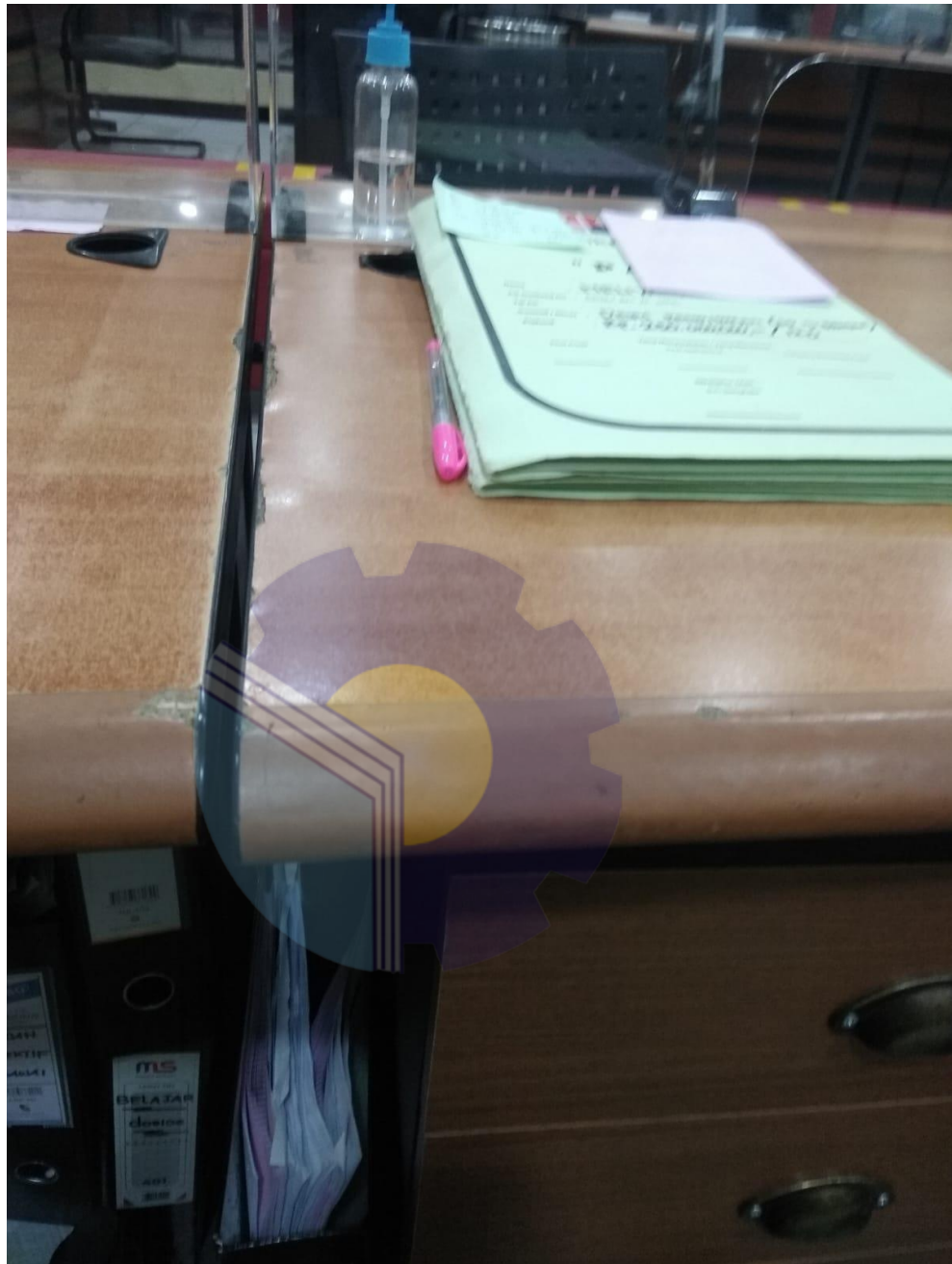


Figure 2.7 PAG Customer Files (A variety of Guna Credit)
Source: Processed Data, 2022

4. Conventional and sharia bills for schools and offices

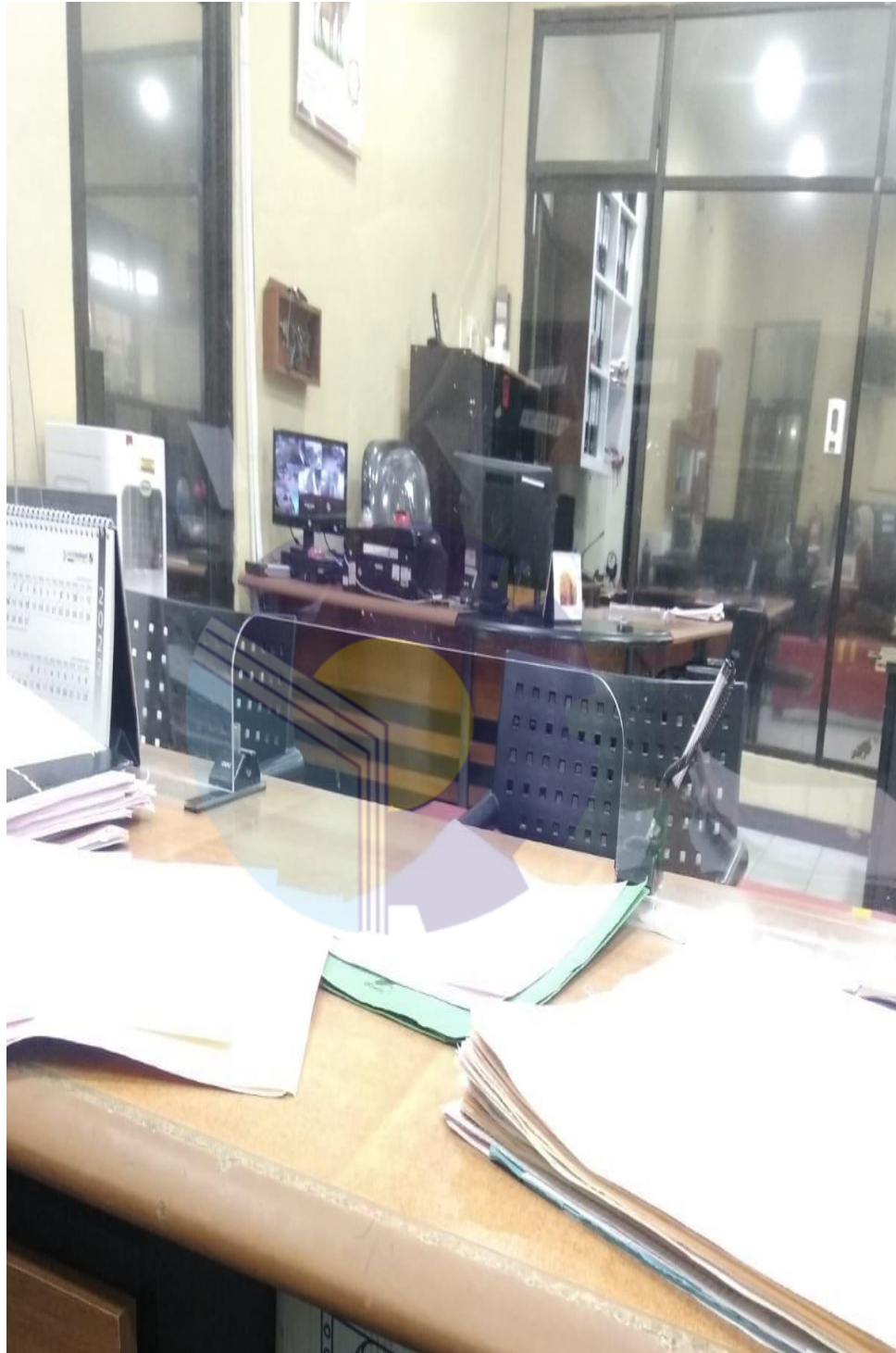


Figure 2.8 Conventional and sharia bills for schools and offices
Source: Processed Data, 2022

5. Number the Letter



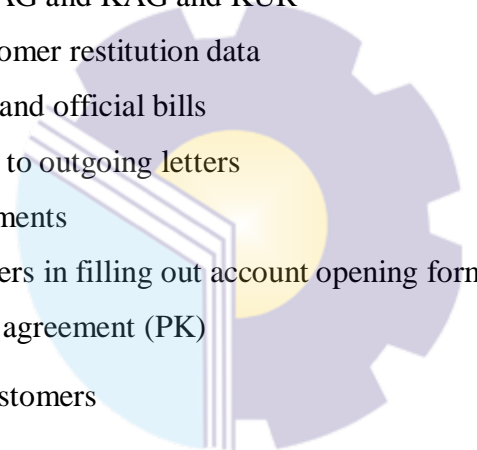
Figure 2.9 Number the letter
Source: Processed Data, 2022

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1. Job Description

At PT Bank Riau Kepri Bengkalis Sub-Branch, the author is placed in the Admin section. The admin section is the section that carries out administrative activities such as data input correspondence, data recap, and documentation. Prepare monthly information in the form of activity information and financial information. Supporting in audit activities. In this Admin section, the author is given several powers and responsibilities to carry out the following tasks:

1. Registering PAG and KAG and KUR
 2. Inputting customer restitution data
 3. Stamp school and official bills
 4. Give numbers to outgoing letters
 5. Archive documents
 6. Assist customers in filling out account opening forms
 7. Make a credit agreement (PK)
 8. Calling the customers
 9. Registering collateral receipt
- 

3.2. Place of Apprenticeship

Practical Work is carried out after students occupy semester VII, while the Job Training activities last for approximately four (4) months, starting from February 02 2022 to June 30 2022 at PT Bank Riau Kepri Capem Bengkalis located on Jl. Pahlawan, No. 15A Bengkalis Urban Village, Bengkalis District, Bengkalis Regency, Riau Province. With entry conditions starting at 07.30 to 16.30 WIB from Monday-Thursday and from 07.30 to 17.00 WIB for Friday. As long as the author does the Job Training at PT. Bank Riau Kepri Bengkalis Branch, the author follows all the rules set by PT. Bank Riau Kepri, the implementation phase of the Work Practice can be seen in table 3.1 below:

Table 3.1 Schedule of Field Work Practices

The Day	Working Hours	Description
Monday until Thursday	08.00 – 12.00 WIB	
	12.00 – 13.00 WIB	Rest
	13.00 – 16.30 WIB	
Friday	08.00 – 11.30 WIB	
	11.30 – 13.30 WIB	Rest
	13.30 – 17.00 WIB	

Source: Processed Data 2022

Table 3.1 The author attends debriefing every day starting at 07.15 WIB - 08.00 WIB. Then starting at eight o'clock the practitioner performs the tasks assigned by each assignor. Then at 12.00 WIB, the practitioner is given a break for approximately 1 (one) hour to rest, after that the practitioner returns to PT.Bank Riau Kepri Bengkalis Branch at 13.00 WIB, after that continue the work given by the assignor approximately until 12.00 WIB. 17.00 WIB. This time is an effective time for the practitioner to do practical work because at that time the practitioner has completed all learning programs in semester VIII (eight) and is required to have passed the learning program from semester I (one) to semester VII (seven) and has complete the final project or undergraduate thesis.

3.2.1 Work Practice Agenda

The agenda at the time of carrying out practical work carried out in a period of approximately 4 (four) months, the author did some of the work given by the taskmaster at PT.Bank Riau Kepri Bengkalis Branch. The tasks carried out for approximately 4 (four) months of internship at PT Bank Riau Kepri Bengkalis Branch are as follows:

Table 3.2 Daily Activities of February 22, 2022 to February 25, 2022

No	Date and time	Description of activities	Assignor
1	Tuesday, 22 February 2022	1. Debriefing KP from Pinsi Operations. 2. Introduction. 3. Learn the tasks in the admin field.	Admin Section
2	Wednesday, 23 February 2022	1. Help input data on school and official bills. 2. Separate conventional school and official billing documents. 3. Stamp/Stamp on conventional school and official bills.	Admin Section
3	Thursday, 24 February 2022	1. Duplicate documents or files required by the customer. 2. Separate the school and official sharia billing documents.	Admin Section
4	Friday, 25 February 2022	1. Stamp/Stamp on school and official sharia bills. 2. Archive the document. 3. Entering Customer Restitution data	Admin Section

Source: *Processed Data 2022*

Table 3.2 is the author's first week practical work activities. This week the author was taught how to learn the tasks in the admin section. Learn how to register PAG, KAG and kur, input billing and school data, Stamp/Stamp on conventional school and official bills, Entering Customer Restitution data, and Archive the document. After all the data is inputted into the admin file of Bank Riau Kepri.

Table 3.3 Daily Activities of March 01, 2022 to March 05, 2022

No	Date and time	Description of activities	Assignor
1	Monday, March 01, 2022	1. Fold the bill and put it in the billing envelope. 2. Duplicate the document.	Admin Section
2	Tuesday, March 02, 2022	1. Number the outgoing mail. 2. Archive documents.	Admin Section
3	Wednesday, March 03, 2022	Holidays (Silent Day)	-
4	Thursday, March 04, 2022	1. Register for Multipurpose Financing (PAG). 2. Registering Multipurpose Credit (KAG). 3. Separating customer PK (credit agreement).	Admin Section
5	Friday March 05, 2022	1. Provide invoices to customers (treasurers who pick up). 2. Calling the customer.	Admin Section

Source: *Processed Data 2022*

Table 3.3. The writer carried out the same, but this week there was additional learning about calling Bank Riau Kepri Bengkalis customers, number out the outgoing mail, and providing invoice to customers.

Giving the outgoing letter number must have been signed by the superior and it has been confirmed that the letter is correct, then after the supervisor or leader has signed the letter, the letter is stamped with PT.Bank Riau Kepri Bengkalis Branch.

Table 3.4 Daily Activities of March 07, 2022 to March 11, 2022

No	Date and time	Description of activities	Assignor
1	Monday, March 07, 2022	1. Sticking the stamp on the credit agreement (PK). 2. Checking the customer's signature at the Teller section. 3. Registering Collateral receipts. 4. Provide deposit slips and withdrawals of Customers who make financing to Tellers.	Admin Section
2	Tuesday, March 08, 2022	1. Calling the customer. 2. Sticking the stamp on the credit agreement (PK). 3. Duplicate the document.	Admin Section
3	Wednesday, March 09, 2022	1. Register for Multipurpose Financing (PAG). 2. Registering Multipurpose Credit (KAG). 3. Calling the Customer.	Admin Section
4	Thursday, March 10, 2022	Sick	-
5	Friday March 11, 2022	Sick	-

Source: Processed Data 2022

Table 3.4 The second week of March the author carried out the same activities as the first week, but this week there was an additional lesson regarding the separation of the credit agreement (PK) file into two (2) parts, and giving invoices to the school treasurer and departmental offices that came to the Bank Riau Kepri Bengkalis Branch.

Splitting the file into two parts is useful for both the customer and the bank, as both parties can keep records. giving bills to school and office treasurers is useful for knowing that their employees are doing financing at the bank, and when making payments they don't make mistakes such as excess or lack of amount,

because through this bill it is clearly stated how much the nominal amount of financing made each employee

Table 3.5 Daily Activities of March 14, 2022 to March 18, 2022

No	Date and time	Description of activities	Assignor
1	Monday, March 14, 2022	1. Registering Multi purpose Credit (KAG). 2. Calling customers.	Admin Section
2	Tuesday, March 15, 2022	1. Duplicate documents to open a sharia savings book. 2. Sticking the seal. 3. Photocopy of the customer's ID card.	Admin Section
3	Wednesday, March 16, 2022	1. Register for Multipurpose Financing (PAG). 2. Duplicate the document. 3. Calling customers.	Admin Section
4	Thursday, March 17, 2022	1. Register for Multipurpose Financing (PAG). 2. Separating credit agreements (PK).	Admin Section
5	Friday March 18, 2022	1. Calling customers. 2. Duplicate the document. 3. Sticking the seal. 4. Provide deposit slips and withdrawals of Customers who make financing to Tellers.	Admin Section

Source: Processed Data 2022

Table 3.5 is the third week of March, the author gets a new task and responsibility, namely providing deposit slips and withdrawal slips for customers who have signed the contract and have been approved by the leadership of Bank Riau Kepri to the tellers and a photocopy of the customer's identification card (KTP) and Duplicate the document.

Provide deposit and withdrawal slips to the teller due to deposit insurance and to pay off the initial payment, and after payment is then withdrawn for the settlement fee. if one of the conditions is incomplete, then there is a balance that is blocked because it does not meet the requirements, for example there is a condition that is left behind or something has not been completed elsewhere, the balance will be blocked first.

Table 3.6 Daily Activities of March 21, 2022 to March 25, 2022

No	Date and time	Description of activities	Assignor
1	Monday, 21 March 2022	1. Registering Multipurpose Credit (KAG). 2. Calling customers.	Admin Section
2	Tuesday, 22 March 2022	1. Registering people's business credit (KUR). 2. Register receipt of Collateral. 3. Doubling SHM.	Admin Section
3	Wednesday, 23 March 2022	1. Make a credit agreement (PK). 2. Sticking the seal.	Admin Section
4	Thursday, 24 March 2022	1. Make a credit agreement (PK). 2. Calling customers. 3. Sticking the seal. 4. Archive documents.	Admin Section
5	Friday 25 March 2022	1. Duplicate the document. 2. Separating credit agreements (PK). 3. Register a receipt.	Admin Section

Source: Processed Data 2022

Table 3.6 is the fourth week in March the author carried out the same activities with several activities in March and February. However, there are additional activities, namely, filling out a sharia Individual Account Opening Form, because for this sharia loan, a Sayriah savings book is used.

Table 3.7 Daily Activities of March 27 , 2022 to April 01, 2022

No	Date and time	Description of activities	Assignor
1	Monday, 27 March 2022	1. Help input data on school and official bills. 2. Separate conventional school and official billing documents.	Admin Section
2	Tuesday, 28 March 2022	1. Duplicate documents or files required by the customer. 2. Separate school and official sharia billing documents. 3. Stamp/Stamp on school and official sharia bills.	Admin Section
3	Wednesday, March 29, 2022	1. Archive the document. 2. Inputting Customer Restitution data	Admin Section
4	Thursday, March 30, 2022	1. Folding the bill and inserting it into the billing envelope. 2. Register a receipt.	Admin Section
5	Friday April 01, 2022	1. Duplicate documents 2. Archive documents 3. Provide invoices to customers (treasurers who pick up).	Admin Section

Source: Processed Data 2022

Table 3.7 the fifth week of March, the authors carry out the same activities as the third week in March.

Table 3.8 Daily Activities of April 04, 2022 to April 08, 2022

No	Date and time	Description of activities	Assignor
1	Monday, April 04, 2022	1. Registering Multipurpose Credit (KAG). 2. Calling customers.	Admin Section
2	Tuesday, April 05, 2022	1. Separating credit agreement (PK). 2. Registering Collateral receipts.	Admin Section
3	Wednesday, April 06, 2022	1. Register for multi-purpose financing (PAG). 2. Separating credit agreements. 3. Sticking the seal.	Admin Section
4	Thursday, April 07, 2022	1. Calling customers. 2. Duplicate the document.	Admin Section
5	Friday April 08, 2022	1. Archive the document. 2. Register for multi-purpose financing. 3. Register for multi-purpose credit.	Admin Section

Source: Processed Data 2022

Table 3.8 is the first week of April the author carried out the same activities as last week's activities, namely registering customers for KAG (Kredit Aneka Guna), PAG (Financing Aneka Guna) and KUR (Kredit Usaha Rakyat), After studying, the authors were asked to immediately continue the work that has been taught. After all the data is inputted into the admin file of Bank Riau Kepri.

Table 3.9 Daily Activities of April 11, 2022 to April 15, 2022

No	Date and time	Description of activities	Assignor
1	Monday, April 11, 2022	1. Registering Multipurpose Credit (KAG). 2. Register for multi-purpose financing (PAG). 3. Calling customers.	Admin Section
2	Tuesday, April 12, 2022	1. Separating credit agreement (PK). 2. Registering Collateral receipts. 3. Archive documents.	Admin Section
3	Wednesday, April 13, 2022	1. Duplicate the document. 2. Sticking the seal. 3. Provide school bills.	Admin Section
4	Thursday, April 14, 2022	1. Sticking the seal. 2. Assist in requesting the customer's signature on the credit agreement. 3. Checking the customer's signature at the Teller.	Admin Section
5	Friday April 15, 2022	Holidays (Isa Almasih died).	Admin Section

Source: Processed Data 2022

Table 3.9 in the third week of April, the author carried out the same activities as the activities in the second week, namely, registering customer credit for KAG (Aneka Guna Credit), PAG (Anneka Guna Financing) and KUR (People's Business Credit), phoning customers, attaching stamps on credit agreements which will be signed by the customer, and separate the Credit Agreement (PK).

Table 3.10 Daily Activities of April 18, 2022 to April 22, 2022

No	Date and time	Description of activities	Assignor
1	Monday, April 11, 2022	1. Registering Multipurpose Credit (KAG). 2. Register for multi-purpose financing (PAG).	Admin Section
2	Tuesday, April 12, 2022	1. Calling customers. 2. Separating credit agreements (PK). 3. Registering receipts	Admin Section
3	Wednesday, April 13, 2022	1. Duplicate documents. 2. Filing documents	Admin Section
4	Thursday, April 14, 2022	1. Sticking stamps. 2. Assist in requesting the customer's signature on the credit agreement. 3. Checking the customer's signature at the Teller.	Admin Section
5	Friday April 15, 2022	1. Register for multi-purpose financing (PAG). 2. Calling customers. 3. Checking the customer's signature.	Admin Section

Source: Processed Data 2022

Table 3.10 is the fourth week of April, the author carries out the same activities as the Third week, namely, registering KAG (Kredit Aneka Guna) customer credit. Register for multi-purpose financing (PAG), Calling customers. Checking the customer's signature.

When calling a customer, we must ensure that the customer can come on a date that both parties mutually agree on, because the credit agreement will later be printed according to the date agreed upon between the two parties.

Checking the signature is useful to ensure that the customer is correct or in accordance with the identification submitted at the multipurpose financing registration in the marketing department, if the signature does not match the

identification, the Bank will give a thumbprint on each customer's signature contained in the credit agreement.

Table 3.11 Daily Activities of April 25, 2022 to April 29, 2022

No	Date and time	Description of activities	Assignor
1	Monday, April 25, 2022	1. Register for multi-purpose financing (PAG). 2. Calling customers.	Admin Section
2	Tuesday, April 26, 2022	1. Help input data on school and official bills. 2. Separate conventional school and official billing documents.	Admin Section
3	Wednesday, April 27, 2022	1. Duplicate documents or files required by the customer. 2. Separate school and official sharia billing documents. 3. Stamp/Stamp on school and official sharia bills.	Admin Section
4	Thursday, April 28, 2022	1. Archive the document. 2. Entering Customer Restitution data.	Admin Section
5	Friday April 29, 2022	National holiday	-

Source: Processed Data 2022

Table 3.11 is the last week of April, the author carried out the same activities as the previous month, namely input data on school and official bills. Separate conventional school and official billing documents, and stamp on school and official billing document.

Table 3.12 Daily Activities of May 09, 2022 to May 13, 2022

No	Date and time	Description of activities	Assignor
1	Monday, 09 May, 2022	1. Register for multi-purpose financing (PAG). 2. Calling customers.	Admin Section
2	Tuesday, 10 May, 2022	1. Sticking the seal. 2. Duplicate the document. 3. Calling customers. 4. Register a receipt.	Admin Section
3	Wednesday, 11 May, 2022	1. Register for multi-purpose financing. 2. Register for multi-purpose credit. 3. Archive documents.	Admin Section
4	Thursday, 12 May, 2022	1. Archive the document. 2. Duplicate the document. 3. Give the number of outgoing mail.	Admin Section
5	Friday 13 May, 2022	1. Register outgoing mail. 2. Calling customers. 3. Archive documents. 4. Duplicate the document.	Admin Section

Source: Processed Data 2022

Table 3.12 is the second week of may, the author carried out the same activities as the activities in the first week on April and the previous month, namely registering customers for KAG (Kredit Aneka Guna), PAG (Financing Aneka Guna) and KUR (Kredit Usaha Rakyat), After studying, the authors were asked to immediately continue the work that has been taught. After all the data is inputted into the admin file of Bank Riau Kepri.

Table 3.13 Daily Activities of May 16, 2022 to May 20, 2022

No	Date and time	Description of activities	Assignor
1	Monday, 16 May 2022	Holidays (Vesak Day)	Admin Section
2	Tuesday, May 17, 2022	1. Calling customers. 2. Register a receipt. 3. Duplicate the document.	Admin Section
3	Wednesday, May 18, 2022	1. Separate credit agreement. 2. Sticking the seal. 3. Photocopy of the customer's ID card.	Admin Section
4	Thursday, May 19, 2022	Permission	-
5	Friday May 20, 2022	Permission	-

Source: Processed Data 2021

Table 3.13 is the third week of May, the authors carry out the same activities as the activities in the second week of April, namely registering customers for KAG (Kredit Aneka Guna), PAG (Financing Aneka Guna) and KUR (Kredit Usaha Rakyat) and calling the customers.

Table 3.14 Daily Activities of May 23, 2022 to May 27, 2022

No	Date and time	Description of activities	Assignor
1	Monday, May 23, 2022	1. Photocopy of the customer's ID card. 2. Register for multi-purpose financing. 3. Archive documents.	Admin Section
2	Tuesday, May 24, 2022	Sick	Admin Section
3	Wednesday, May 25, 2022	Sick	Admin Section
4	Thursday, May 26, 2022	Holidays (ascension of Jesus Christ).	Admin Section
5	Friday May 27, 2022	Sick	Admin Section

Source: Processed Data 2022

Table 3.14 is the fourth week of May, the author carries out the same activities as the activities in the third week of April, namely photocopy of the customers ID card, Archive documents and registering PAG.

Table 3.15 Daily Activities of May 30, 2022 to June 03, 2022

No	Date and time	Description of activities	Assignor
1	Monday, May 30, 2022	1. Provide invoices to the office treasurer. 2. Duplicate documents	Admin Section
2	Tuesday, May 31, 2022	1. Input data on restitution 2. Give number to outgoing mail.	Admin Section
3	Wednesday, June 01, 2022	1. Register outgoing mail 2. Photocopy of file.	Admin Section
4	Thursday, June 02, 2022	1. Filing documents 2. Registering multi-purpose financing.	Admin Section
5	Friday June 03, 2022	1. Calling customers. 2. Paste the stamp 3. Archive the document.	Admin Section

Source: Processed Data 2022

Table 3.15 is the fifth week of May, the author carries out the same activities as the activities in the fourth week of May, namely closing the payment of one of the Admin of Bank Riau Kepri, In this fifth week, the author was transferred to the General section, in the General section the author was taught how to register incoming and outgoing mail from the head office, general, and branch as well as how to bundle incoming and outgoing mail.

Table 3.16 Daily Activities of June 06, 2022 to June 10, 2022

No	Date and time	Description of activities	Assignor
1	Monday, 06 June 2022	1. Register PAG. 2. Registering KAG. 3. Calling customers.	Admin Section
2	Tuesday, 07 June 2022	1. Sticking the seal. 2. Splitting PK.	Admin Section
3	Wednesday, 08 June 2022	1. Duplicate the document. 2. Filing documents 3. Calling customers.	Admin Section
4	Thursday, 09 June 2022	1. Register for multi-purpose financing. 2. Sticking the seal. 3. Requesting the customer's signature.	Admin Section
5	Friday 10 June 2022	1. Checking the customer's signature at the teller. 2. Archive the document.	Admin Section

Source: Processed Data 2022

Table 3.16 is the second week of June the author carried out the same activities as last week's activities, namely registering customers for KAG (Kredit Aneka Guna), PAG (Financing Aneka Guna) and KUR (Kredit Usaha Rakyat), After studying, the authors were asked to immediately continue the work that has been taught. After all the data is inputted into the admin file of Bank Riau Kepri.

Table 3.17 Daily Activities of June 13, 2022 to June 17, 2022

No	Date and time	Description of activities	Assignor
1	Monday, June 13, 2022	1. Calling customers. 2. Archive the document.	Admin Section
2	Tuesday, June 14, 2022	1. Separate credit agreement. 2. Duplicate the document.	Admin Section
3	Wednesday, June 15, 2022	1. Checking the customer's signature at the teller. 2. Provide withdrawal and deposit slips to tellers.	Admin Section
4	Thursday, June 16, 2022	1. Register PAG 2. Photocopy of documents	Admin Section
5	Friday June 17, 2022	1. Print envelopes 2. Register PAG	Admin Section

Source: Processed Data 2022

Table 3.17 is the third week of June the author carried out the same activities as last week's activities, namely registering customers for KAG (Kredit Aneka Guna), PAG (Financing Aneka Guna) and KUR (Kredit Usaha Rakyat), and separate credit agreement and checking the customers signature at the teller.

Table 3.18 Daily Activities of June 20, 2022 to June 24, 2022

No	Date and time	Description of activities	Assignor
1	Monday, June 20, 2022	1. Separate school and official bills 2. Stamp/stamp. 3. Duplicate the document.	Admin Section
2	Tuesday, June 21, 2022	1. Register PAG 2. Call customers. 3. Archive documents.	Admin Section
3	Wednesday, June 22, 2022	1. Checking the debit signature of the customer's account. 2. Input customer debit data.	Admin Section
4	Thursday, June 23, 2022	1. Fold and insert the bill into the billing envelope. 2. Stamping school and official bills.	Admin Section
5	Friday June 24, 2022	1. Checking the customer's signature at the teller. 2. Archive the document. 3. Giving block books to cs.	Admin Section

Source: Processed Data 2022

Table 3.18 is the fourth week of June, the author carried out the same activities as the previous month, namely input data on school and official bills. Separate conventional school and official billing documents, and stamp on school and official billing document, and giving blocks books to cs.

Table 3.19 Daily Activities of June 27, 2022 to June 30, 2022

No	Date and time	Description of activities	Assignor
1	Monday, June 27, 2022	1. Register PAG 2. Check signature	Admin Section
2	Tuesday, June 28, 2022	1. Call the customer. 2. Assist in requesting customer signatures. 3. Sticking the seal.	Admin Section
3	Wednesday, June 29, 2022	1. Folding and loading letters into envelopes 2. Separating PK	Admin Section
4	Thursday, June 30, 2022	1. Archive documents. 2. Check signature 3. Duplicate file.	Admin Section

Source: Processed Data 2022

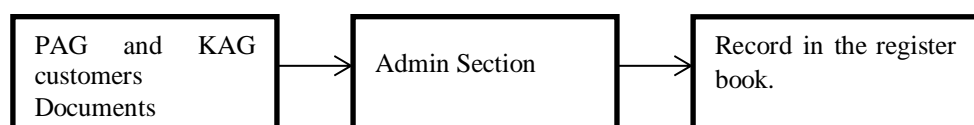
Table 3.19 is the last week of June, the authors carry out the same activities as the activities in the fourth week, namely the closing the payment of one of the Admin of Bank Riau Kepri, the author was transferred to the General section, in the General section the author was taught how to register incoming and outgoing mail from the head office, general, and branch as well as how to bundle incoming and outgoing mail.

3.3 Systems and Procedures

The systems and procedures that the authors used while working at PT. Bank Riau Kepri Cabang Bengkalis is as following:

1. Register KAG/PAG

The author transfers customer data into the register book in accordance with the customer's submission. There are three types of customers, namely PNS/CPNS, Pre-Retired, and Retired. After being registered, the customer files are moved to a special KAG/PAG folder.



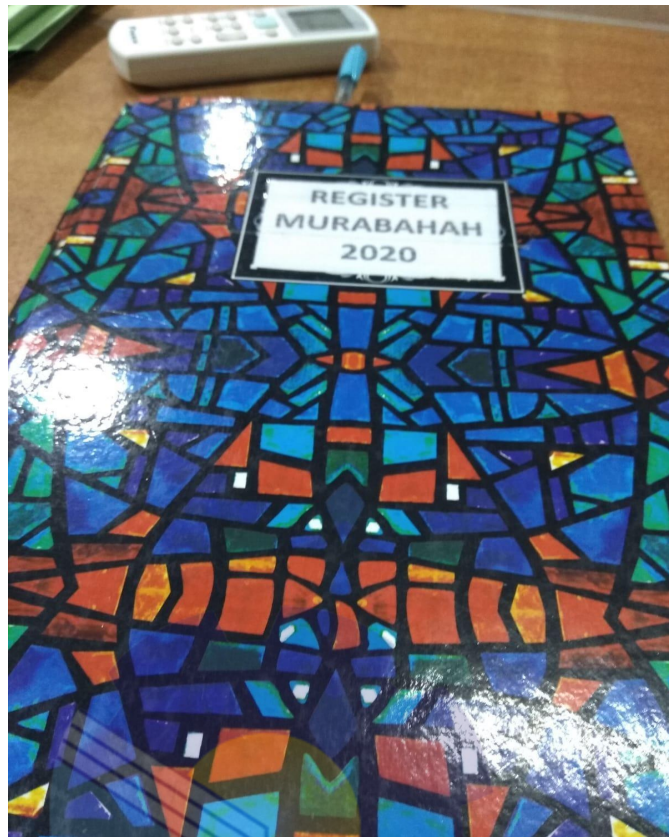


Figure 3.1 System and Procedure Registering PAG and KAG
Source: Bank Riau Kepri Bengkalis Branch

In figure 3.1, the procedure for registering PAG and KAG at PT. Bank Riau Kepri Bengkalis Branch:

1. Receiving files that have been approved by the business and credit pinsi, and have been approved by the leadership.
 2. The files are distributed to the admin section
 3. And then the files and files are recorded into the register book. In the register book, the name and amount of financing borrowed by the customer is recorded
2. Inputing Customer Restitution Data
- Entering customer restitution data is a customer who has died, then the financing is still in the bank, then the bank will apply for restitution to the insurance company.

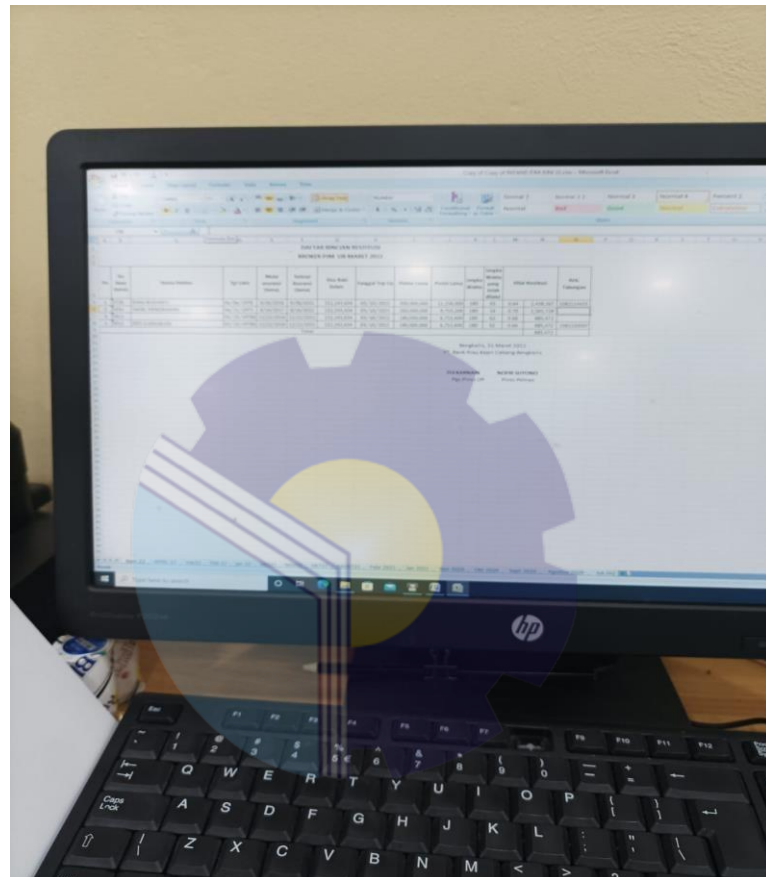
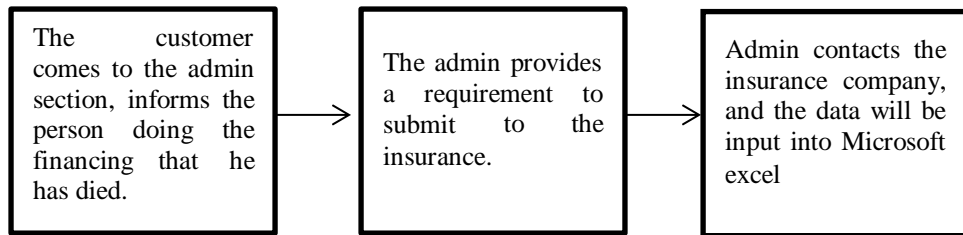


Figure 3.2 System and Procedure Inputing Customer Restitution Data
Source:Bank Riau Kepri BengakalisBranch

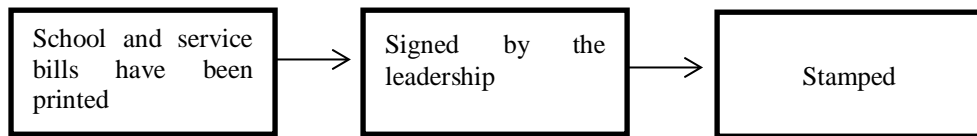
In figure 3.2, the procedure for inputing customer restitution data at PT. Bank Riau Kepri Bengakalis Branch:

1. After the requirements are complete, the bank (admin) contacts the insurance company.
2. After getting an answer from the insurance company, then sending the customer's refund data.
3. The data in the excel is in the form of the customer's personal data, and the beginning of doing the financing and the end of doing the financing.

4. Then later the insurance will pay off how much the remaining customer financing.

3. Stamp School and Official Bills

Stamp school and official bills as a means of ratification in using licensing and non-licensing business services. The stamp is a tool to strengthen the decisions of the company leadership and as a form of accountability.

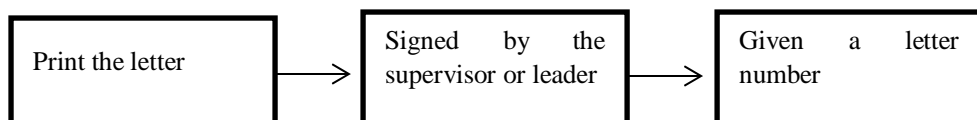


The procedure stamp school and official bills at PT. Bank Riau Kepri Bengkalis Branch:

1. School bills and printed dimas, according to the number of school and service employees who have financing at the Riau Kepri Bengkalis branch or who are PAG customers at the Riau Kepri Bengkalis bank.
2. Then the boss checks the amount of the bill is correct or not, if it is correct the boss signs it.
3. After being signed by the superior, the next step is to stamp the bill which aims to strengthen the decision of the company leadership and as a form of accountability.

4. Give Numbers to Outgoing Letters

Give number to letters registration numbering on outgoing mail, usually the numbering is filled according to the serial number in the outgoing mail register book.



Kepada Yth:
 Bapak Direksi PT. Bank Riau Kepri
 Cq. Pemimpin Divisi Umum
 Di.
 Pekanbaru

Assalamu'alaikum Warahmatullahi Wabarakatuh.
 Alhamdulillah, salam dan doa semoga kita semua selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Aamiin

Menindaklanjuti Surat dari Divisi Umum Nomor 180/PL.03/DUM/2022 Tanggal 06 Juni 2022 Perihal Realisasi Biaya Pekerjaan Pengadaan Perubahan Logo Bank Riau Kepri Syariah, maka dengan ini kami rincikan Realisasi Biaya tersebut sebagai berikut :

No	Kantor	Jumlah
1	Cabang Bengkalis	Rp. 116.110.000,-
2	Capem Duri	Rp. 86.950.000,-
3	Capem Sungai Pakning	Rp. 26.325.000,-
4	Kedai Pasar Pinggir	Rp. 20.050.000,-
5	Kedai Batupanjang Rupa	Rp. 32.550.000,-
	Total	Rp. 281.985.000,-
	Total + Pajak 10%	Rp. 310.183.500,-

Dapat kami informasikan Pekerjaan Perubahan Logo Bank Riau Kepri Syariah PT. Bank Riau Kepri Cabang Bengkalis dan unit dibawahnya telah selesai dikerjakan dan dibayarkan.

Demikian disampaikan, atas perhatiannya diucapkan terima kasih.
 Wassalamu'alaikum Warahmatullahi Wabarakatuh

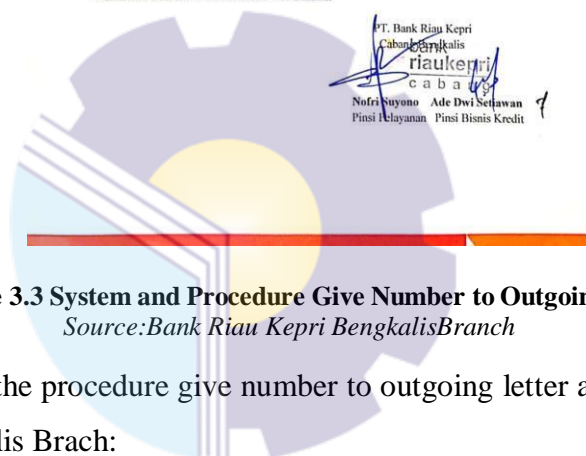


Figure 3.3 System and Procedure Give Number to Outgoing Letter
Source: Bank Riau Kepri Bengkalis Branch

In figure 3.3, the procedure give number to outgoing letter at PT. Bank Riau Kepri Bengkalis Brach:

1. After the letter is made or printed, then the admin makes sure the address and destination of the letter are correct, then submitted to the boss or leader.
2. If the letter has reached the boss or leader, then the supervisor or leader makes sure the letter is correct, after that it will be signed.
3. After making sure the letter is correct, then the letter is numbered on the outgoing mail register book, then stamped.
5. Archive Documents
 Document is placed in an ordner folder, map ordner is a large folder that has a lot of color with thick cardboard that serves to store important archives.

During practical work, the Ordner folder is used by the admin section to store office archive data.

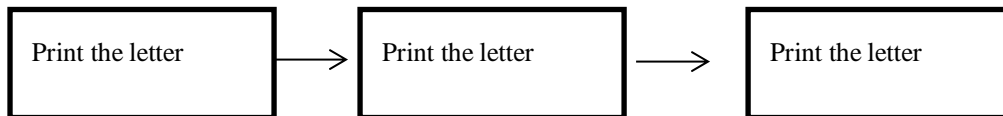


Figure 3.4 System and Procedure Archive Documents

Source: Bank Riau Kepri Bengkalis Branch

In figure 3.4, the procedure archive documents at PT. Bank Riau Kepri Bengkalis Branch:

1. When the document comes in, immediately sign the receipt as proof that the letter has been received.
2. Furthermore, this letter is then handed over to the general staff to be checked and checked against the subject of the letter
3. The letter is then processed in several stages, namely: Indexing Archive and Sorting Archive.
4. Storing Archive is namely placing documents or archives in accordance with the storage system and equipment used, the storage system will be effective and efficient when supported by adequate and appropriate equipment and equipment.

6. Assist Customers in Filling out Account Opening Forms

Fill out the form for opening a new sharia account book, because it is for customers who do sharia financing.

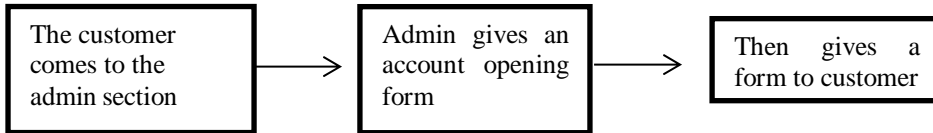


Figure 3.5 System and Procedure Account Opening Form
Source: Bank Riau Kepri Bengkalis Branch

In figure 3.5, the procedure account opening form at PT. Bank Riau Kepri Bengkalis Brach:

1. Customers who have finished signing the financing contract and have not created a sharia account in the admin section.
 2. Then the admin gives a form for opening a sharia account, then helps the customers provides the conditions in the form of an ID card, KK, and NPWP.
 3. After everything is finished then the form is given to customer service.
7. Make a credit(PK)

Agreement a credit agreement is agreement loan banks as a creditor with another party as a debtor who requires the debtor to repay his debt after a certain period of time with interest.

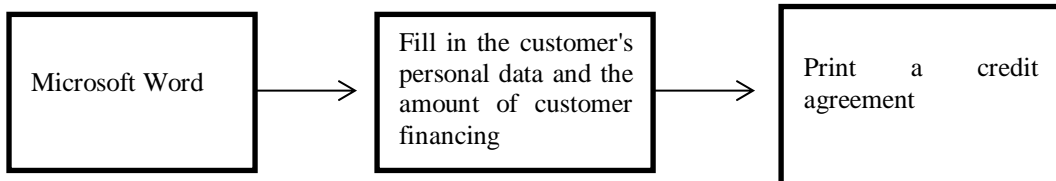


Figure 3.6 System and Procedure Credit Agreement
Source:Bank Riau Kepri BengkuluBranch

In figure 3.5, the procedure account opening form at PT. Bank Riau Kepri Bengkulu Brach:

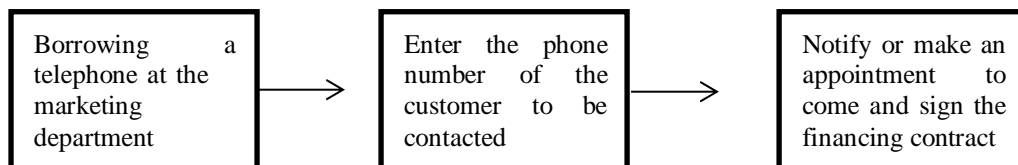
1. Open the credit agreement document in the Microsoft Word folder
2. Then fill in the customer's personal data according to the ID card (KTP),

and fill in the nominal amount of financing proposed by customer.

3. Next, re-check the personal data that is filled in in Microsoft Word, if it is correct then the credit agreement is printed on the ply ballot paper.

8. Calling the Customer

Contacting the customers via telephone, it is necessary to record all reservations and also provide clear and detailed information.

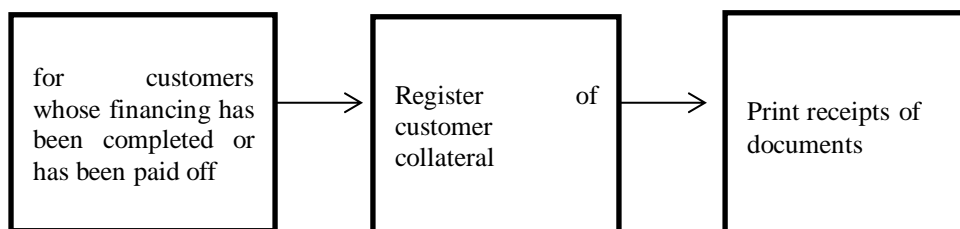


The procedure calling the customers at PT. Bank Riau Kepri Bengkalis Branch:

1. Borrow a telephone at the marketing department
2. Type the number of the customer to be contacted, then wait until the customer is appointed.
3. Then explain, from PT. Bank Riau Kepri Bengkalis Branch, correct with the customer who did the financing, if true then notify to come to PT. Bank Riau Kepri Bengkalis Branch to sign the financing agreement.

9. Registering collateral receipts

Customers collateral receipt is to record the customer's collateral in the document receipt register book. customers who have finished financing at the bank, and it is the customer who is entitled to take the collateral that has been submitted previously.



The procedure registering collateral receipts at PT. Bank Riau Kepri Bengkalis Branch:

1. For customers whose multi-purpose financing has completed confirming to the credit department first.
2. After being acceded by the business and credit pinsi, come to the admin section to notify that the financing has been completed and want to take the collateral that has been given to the bank before.
3. Then register the Collateral Receipt in the File Receipt Register Book, after that print the Collateral Receipt file and give it to the supervisor or leader to request a signature as proof that the superior has approved it and the customer has taken the collateral.

3.4 Obstacle

The obstacles faced by the author when carrying out practical work on the Admin section at PT. Bank Riau Kepri Bengkalis Branch is as follows:

1. At the beginning of the internship the author was still difficult to adapt to the environment of PT. Bank Riau Kepri Bengkalis Branch.
2. Limited equipment in office space, such as the narrow desk space, so the author has a little difficulty when he wants to do the work that will be given by the taskmaster when there.
3. The author's limitations in doing practical work to be able to use systems and tools which is in PT. Bank Riau Kepri Bengkalis Branch so that there is a lack of knowledge about the systems contained in PT. Bank Riau Kepri Bengkalis Branch.

3.5 Solution

The solutions for the problems during practical work at PT. Bank Riau Kepri Bengkalis Branch is as follows:

1. The author interacts when it is time to rest, and when there is an event during the practical work.

2. Hope that on the next period. When there is new students that will did the job training in PT.Bank Riau Kepri Bengkalis Sub-branches. They will provide a more wider space for the students easier doing their job.
3. The office gives confidence to the author in using systems and tools by teaching, supervising, and trusting for the sake of knowledge about the systems used in the office, so that work is more effective and efficient.



CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

In the implementation of Practical Work (KP) activities at PT. Bank Riau Kepri Bengkalis Branch in the admin section, the following conclusions can be drawn:

1. Practical work is a learning process by knowing directly the scope of the real world of work. Through practical work, students have the opportunity to apply theoretical knowledge/concepts in the real world of work. Practical work activities (KP) are beneficial for writers (students), with this activity it is very beneficial so that authors get new lessons and gain work experience in the real world and which are definitely very useful to support future careers. The benefits obtained during practical work really brought changes to the author, namely the increase in higher and wider insight about the banking world, starting from learning to register incoming, outgoing, and registering to finance in the banking world. And also how to interact and serve customers.
2. Types of work carried out during practical work at PT. Bank Riau Kepri Bengkalis Branch in the admin section is learning about registering multi-purpose financing and multi-purpose credit financing, filing files, separating forms, assisting customers in opening new accounts, inputting customer data. The expected target during practical work is that the author understands well the activities and work in the admin section such as helping customers in various types of financing activities and registering financing and inputting customer data.
3. The obstacle that the writers get while doing the job training at PT. Bank Riau Kepri Bengkalis Sub-branches are the first one is the table space is too narrow. So the writer little bit of difficulty making some jobs that need a lot of documents on the table, there is also a little space on the table for the

writer to put some stuff in there. So, for the solutions, we hope that during the nesting period. When there are new students that will do the job training in PT.Bank Riau Kepri Bengkalis Sub-branches. They will provide a wider space for the students easier to do their job. And give it more space to put the stuff from the Bank.

4. Practical work is also a means for writers, where writers are and interact directly within the company and establish good cooperation with employees, and discover many new things that are different from theories that are not found in lectures to be studied and used as a lessons for students. the author is able to prepare himself to face the real world of work, and from this practical work, the author gets a lot of new relationships and gains a lot of valuable experience in the real-world of work.

4.2 Suggestion

After carrying out Practical Work (KP) at PT. Bank Riau Kepri Bengkalis Branch, the author provides several suggestions for various parties, namely for the author himself, for students or younger siblings who will do practical work in the next period, for companies and for the Bengkalis State Polytechnic.

1. **Writer**

Suggestions for writers to be more careful, thorough and concentrated in writing works. Get in the habit of reading first before acting, and think realistically, and do the task in accordance with the directions or orders that have been given by the employee concerned.

2. **Students**

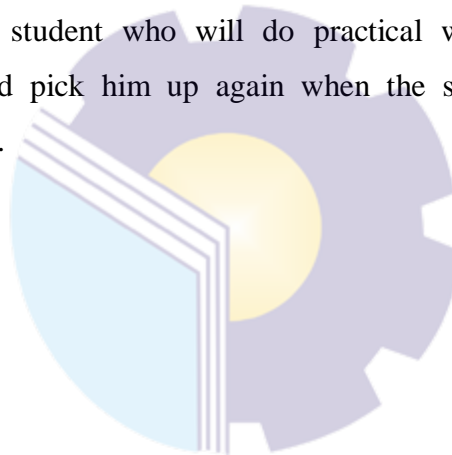
The author also provides suggestions that may be useful for students who will carry out practical work activities for the next, namely prioritizing occupational safety and health, making the best use of time, doing work according to ability, always being patient and obedient and must learn to manage time and all the work assigned or given, because from there a lot of knowledge and lessons will be gained.

3. **Company**

After the author runs an Internship at PT. Bank Riau Kepri Bengkalis Branch. There are several suggestions for better companies, namely companies that optimize practical work students (KP) to increase student work experience and when companies give assignments that have great responsibility and high risk to interns to be supervised, guided and taught the steps in detail.

4. Bengkalis State Polytechnic

Suggestion for Bengkalis State Polytechnic is to hold this Internship can be used as evaluation material, and it should be given to students before carrying out the Internship in accordance with the field or course material in accordance with the Apprenticeship company. And the person concerned will take the student who will do practical work on the first day of admission, and pick him up again when the student has finished doing practical work.




REFERECES

PT. Bank Riau Kepri Profile., www.bankriaukepri.co.id ., accesed on June 2022.



APPENDICES

Appendices 1 : Application letter for Job Training(KP)



**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 : 0063/PL.31/TU/2022 04 Januari 2022
Hal : Permohonan Kerja Praktek (KP)


**Yth. Pimpinan PT. Bank Riau Kepri Cabang Bengkalis
di
Bengkalis**

*D. Jumi Gur
- Papan di tinjau
- Laporan & koordinasi
- di Pihak terkait
12/01/22*


Dengan hormat,
Sehubungan akan dilaksanakannya Kerja Praktek untuk Mahasiswa Politeknik Negeri Bengkalis yang bertujuan untuk meningkatkan pengetahuan dan keterampilan Mahasiswa melalui keterlibatan secara langsung dalam berbagai kegiatan di Perusahaan, maka kami mengharapkan kesediaan dan kerjasamanya untuk dapat menerima mahasiswa kami guna melaksanakan Kerja Praktek di Perusahaan yang Bapak/Ibu pimpin. Pelaksanaan Kerja Praktek mahasiswa Politeknik Negeri Bengkalis akan dimulai pada 01 Maret – 30 Juni 2022, adapun nama mahasiswa sebagai berikut:

No	Nama	NIM	Prodi
1	Rika Agustina	5404181175	D4 Administrasi Bisnis Internasional
2	Dede Surya Darmawan	5404181187	D4 Administrasi Bisnis Internasional

Kami sangat mengharapkan informasi lebih lanjut dari Bapak/Ibu melalui balasan surat atau menghubungi contact person dalam waktu dekat.
Demikian permohonan ini disampaikan, atas perhatian dan kerjasamanya kami ucapkan terima kasih.

**An. Direktur,
Wakil Direktur I**

Armada, ST., MT
NIP 197906172014041001

Contact Person:
M. Alkadri Perdana (08127644321)

AGENDA
NO : 003
TGL : 10/1/2022
PARAF : 

Diprint dengan CardScanner

Appendices 2 : Approval Letter for Internship



Nomor : 261/KS.01/MSDM/2022
Lampiran : 1 (satu) lembar
Hal : Persetujuan Magang

Pekanbaru, 15 Februari 2022
14 Rajab 1443 H

Kepada Yth.
- Pemimpin Divisi
- Pemimpin Cabang/Capem/Kedai
PT. Bank Riau Kepri
di -

Tempat

Assalamualaikum Warahmatullahi Wabarokatuh,
Alhamdulillah, salam dan do'a semoga kita selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Aamiin.

Sehubungan dengan permohonan magang dari Kantor Cabang/Capem/Kedai dan Kampus, dapat disampaikan bahwa:

1. Peserta magang Siswa/Mahasiswa di PT. Bank Riau Kepri dapat disetujui dengan daftar nama terlampir.
2. Peserta magang adalah pihak-pihak terafiliasi, sehingga harus dapat menjaga kerahasiaan Bank.
3. Kepada peserta magang diwajibkan melengkapi dan menandatangani Surat Pernyataan bersedia menjaga nama baik dan kerahasiaan PT. Bank Riau Kepri (form terlampir) dan dikirimkan kembali pada kesempatan pertama ke Divisi Manajemen SDM PT. Bank Riau Kepri.
4. Unit Kantor diwajibkan memberikan informasi kepada peserta magang tentang tata tertib dan peraturan magang di PT. Bank Riau Kepri terutama tentang menjaga hubungan yang patut dan wajar antara Pegawai PT. Bank Riau Kepri dengan peserta magang guna menghindari hal-hal yang tidak diinginkan.
5. Peserta magang harus diberikan pekerjaan khusus atau dilibatkan dalam project/rutinitas harian selama periode magang di unit kantor sepanjang tidak terkait dengan rahasia Bank dan melaporkan progress pekerjaan tersebut kepada Divisi Manajemen SDM setelah magang selesai.

Demikian disampaikan, atas perhatiannya diucapkan terimakasih.
Wassalamualaikum Warahmatullahi Wabarokatuh.

AGENDA	
NO :	068
TGL :	18/02/2022
PARAF :	

PT. Bank Riau Kepri
Divisi Manajemen SDM
Muhammad Affan
Pemimpin

Kantor Pusat :
Menara Dang Merdu Bank Riau Kepri
Jl. Jend. Sudirman No. 462 Pekanbaru
Telp. : 0761-47070
Fax. : 0761-42389

Appendix 3 : Statement Letter

SURAT PERNYATAAN

Saya yang bertandatangan di bawah ini :

Nama : Dede Surya Darmawan
Tempat/Tgl Lahir : Dumai, 18 November 2000
Alamat : Jl. Budi Dharma, Dock Yard, Kota Dumai
NIM/NIS : 5404181187
Universitas/Sekolah : Politeknik Negeri Bengkalis

Dengan ini menyatakan:

1. Saya akan selalu menjaga rahasia dan nama baik PT Bank Riau Kepri selama masa magang dan setelah pelaksanaan magang di PT Bank Riau Kepri.
2. Saya bersedia mematuhi semua peraturan magang yang ada di PT Bank Riau Kepri.
3. Saya bersedia diberikan sanksi termasuk tuntutan hukum bilamana saya melanggar peraturan/tata tertib yang telah ditetapkan oleh PT Bank Riau Kepri.

Apabila dikemudian hari saya melanggar/menyalahi surat pernyataan ini, saya bersedia menerima segala konsekuensi atas pelanggaran tersebut. Demikian surat pernyataan ini saya buat dengan penuh kesadaran dan tanpa tekanan/paksaan dari pihak lain.

Bengkalis, 01 Maret 2022



Dede Surya Darmawan

Appendices 4 : Job Training Company Appraisal Sheet

Form-4

EVALUATION RESULTS FROM JOB
TRAINING COMPANY APPRAISAL
PT. BANK RIAU KEPRI BENGKALIS BRANCH

Name : Dede Surya Darmawan
Student's Identity No. : 5404181187
Study Program : D4 - International Business Administration
College : State Polytechnic of Bengkalis

No	Assesment Aspect	Percentage	Scores
1	Disciplin	20%	75
2	Responsibility	25%	75
3	Adjusment/Adaptation	10%	75
4	Work Result	30%	75
5	Behavior in General	15%	80
	Total (1+2+3+4+5)	100%	76

Explanation :

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

Notes :

.....
.....
.....
.....

Bengkalis, June 30th, 2022



Zulkarnain
Pgs. Pinsi Operasional

Appendices 5 : Attendance

No. : **2**

NAMA : Dede Surya Darmawan

BAGIAN : Admin Kredit

BULAN : Februari

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16							
17							
18							
19							
20							
21							
22	07.00	12.00	13.00	16.30			
23	07.02	12.00	13.00	16.30			
24	07.00	12.00	13.05	16.30			
25	07.00	12.05	13.30	17.00			
26	S	A	b	t	U		
27	M	I	N	G	G	U	
28							
29							
30							
31							

KOJIKO
929

No. : **1**

NAMA : Dede Surya Darmawan

BAGIAN : ADMIN KREDIT

BULAN : Maret

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
2	-	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1	07:04	12:00	13:00	16:30			
2	07:00	12:00	13:00	16:35			
3	L	I	B	U	R		
4	07:05	12:00	13:30	17:00			
5	S	A	B	T	U		
6	M	I	N	6	6	U	
7	07:00	12:00	13:00	16:35			
8	07:01	12:00	13:05	16:35			
9	07:00	12:00	13:00	16:30			
10	S	A	K	I	T		
11	S	A	K	I	T		
12	S	A	B	T	U		
13	M	I	N	6	6	U	
14	07:00	12:03	13:00	16:30			
15	07:00	12:05	13:00	16:30			

KOJIKO
929

No. : **2**

NAMA : Dede Surya Darmawan

BAGIAN : ADMIN KREDIT

BULAN : Maret

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
2	-	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	07:00	12:00	13:00	16:40			
17	07:05	12:05	13:30	17:00			
18	07:00	12:00	13:30	17:00			
19	S	A	B	T	U		
20	M	I	N	6	6	U	
21	07:05	12:00	13:00	17:00			
22	07:00	12:10	13:02	16:30			
23	07:07	12:07	13:03	16:30			
24	07:03	12:00	13:05	16:30			
25	07:02	12:00	13:30	17:00			
26	S	A	B	T	U		
27	M	I	N	6	6	U	
28	07:05	12:07	13:05	16:30			
29	07:00	12:15	13:00	16:30			
30	07:00	12:01	13:05	16:30			
31	07:00	12:00	13:00	16:30			

KOJIKO
929

No. : **1**

NAMA : Dede Surya Darmawan

BAGIAN : ADMIN KREDIT

BULAN : APRIL

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1	07.00	12.00	13.00	17.00			
2	5	A	B	T	U		
3	M	I	N	G	G	U	
4	07.20	12.00	13.00	17.00			
5	07.00	12.00	13.00	17.00			
6	07.00	12.00	13.00	17.00			
7	07.00	12.00	13.00	17.00			
8	07.00	12.00	13.00	17.00			
9	5	A	B	T	U		
10	M	I	N	G	G	U	
11	07.00	12.00	13.00	17.00			
12	07.00	12.00	13.00	17.00			
13	07.00	12.00	13.00	17.00			
14	07.00	12.00	13.00	17.00			
15	L	I	B	U	R		

KOJIKO
929

No. : **2**

NAMA : DEDE SURYA DARMAWAN

BAGIAN : ADMIN KREDIT

BULAN : APRIL

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
-	-	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	S	A	B	T	U		
17	M	I	N	G	G	U	
18	07.00	12.00	13.00	17.00			
19	07.00	12.00	13.00	17.00			
20	07.00	12.00	13.00	17.00			
21	07.00	12.00	13.00	17.00			
22	07.00	12.00	13.00	17.00			
23	5	A	B	T	U		
24	M	I	N	G	G	U	
25	07.00	12.00	13.00	17.00			
26	07.00	12.00	13.00	16.00			
27	07.00	12.00	13.00	16.00			
28	07.00	12.00	13.00	16.00			
29							
30	5	A	B	T	U		
31							

KOJIKO
929

No. : **1**
 NAMA : Dede Surya Darmawan
 BAGIAN : Admin Kredit
 BULAN : Mei

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
3	2	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1							
2							
3							
4							
5							
6							
7							
8							
9	07.00	12.00	13.00	16.30			
10	07.05	12.09	13.00	16.30			
11	07.07	12.09	13.00	16.30			
12	07.08	12.14	13.00	16.30			
13	07.00	12.08	13.30	17.00			
14	S	A	B	T	U		
15	A	H	A	D			

KOJIKO
929

No. : **2**
 NAMA : Dede Surya Darmawan
 BAGIAN : Admin Kredit
 BULAN : Mei

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
3	2	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	L	I	B	U	R		
17	07.00	12.10	13.00	16.30			
18	07.00	12.09	13.00	16.30			
19	I	Z	I	N			
20	I	Z	I	N			
21	S	A	B	T	U		
22	A	H	A	D			
23	07.00	12.10	13.00	16.30			
24	S	A	K	I	T		
25	S	A	K	I	T		
26	L	I	B	U	R		
27	S	A	K	I	T		
28	S	A	B	T	U		
29	A	H	A	D			
30	07.00	12.00	13.00	16.30			
31	07.03	12.05	13.02	16.30			

KOJIKO
929

No. : **1**
 NAMA : DEDE SURYA DARMAWAN
 BAGIAN : ADMIN KREDIT
 BULAN : JUNI

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
-	-	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1	L I B U R						
2	07.00	12.10	13.00	16.30			
3	07.00	12.05	13.30	17.00			
4	S A B T U						
5	A H A D						
6	07.10	12.10	13.00	16.30			
7	07.09	12.03	13.02	16.30			
8	07.05	12.13	13.00	16.30			
9	07.00	12.00	13.03	16.30			
10	07.03	12.05	13.30	17.00			
11	S A B T U						
12	A H A D						
13	07.13	12.15	13.05	16.30			
14	07.15	12.10	13.00	16.30			
15	07.11	12.11	13.03	16.30			

KOJIKO
929

No. : **2**
 NAMA : DEDE SURYA DARMAWAN
 BAGIAN : ADMIN KREDIT
 BULAN : JUNI

SAKIT	IZIN	ALPA	LAMBAT	LAIN ²
-	-	-	-	-

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	07.15	12.13	13.03	16.30			
17	07.10	12.08	13.30	17.00			
18	S A B T U						
19	A H A D						
20	07.10	12.00	13.03	16.30			
21	07.05	12.05	13.00	16.30			
22	07.10	12.08	13.05	16.30			
23	07.08	12.04	13.03	16.30			
24	07.10	12.10	13.30	17.00			
25	S A B T U						
26	A H A D						
27	07.08	12.08	13.00	16.30			
28	07.10	12.05	13.02	16.30			
29	07.08	12.04	13.00	16.30			
30	07.00	12.00	13.00	16.30			
31							

KOJIKO
929

Appendices 6 : Certificate



**Appendices 7 : Photo with the Leadern PT. Bank Riau Kepri Bengkalis
Branch**

