

APPRENTICESHIP REPORT

**PT. BANK NEGARA INDONESIA (PERSERO) Tbk BENGKALIS
SUB BRANCHES**

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

AN APPRENTICESHIP REPORT

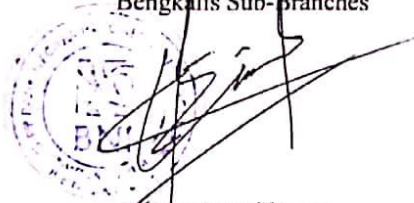
PT. BANK NEGARA INDONESIA BENGKALIS SUB BRANCHES

Written as one of the conditions for completing Job Training

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Bengkalis, June 30th, 2022

The Head of
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Assalamualaikum wr.wb

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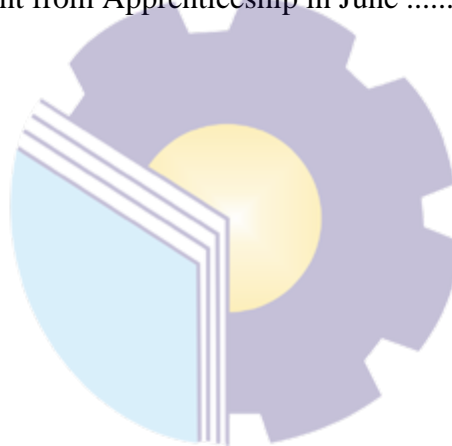


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CHAPTER I

INTRODUCTION

1.1 Background of Apprenticeship (KP)

Bengkalis State Polytechnic is a state polytechnic located in Riau province. The Bengkalis State Polytechnic Campus is located in Bengkalis, Riau, Indonesia, which was established in early 2000 by the Bengkalis Regency Government through the Institution Gema Bahari. Initially this Polytechnic only had 3 (three) study programs, namely: Ship Electrical Engineering, Ship Building Engineering, Ship Mechanical Engineering. Along the way, this polytechnic changed its name to Bengkalis Polytechnic and was under the Bangun Insani Foundation (YBI) with 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. In 2006, Bengkalis Polytechnic added 2 (two) new study programs, namely Business English and Informatics Engineering. In early 2008 the Bengkalis Polytechnic requested support from YBI Bengkalis, the Bengkalis Regency Government and the Bengkalis Regency Regional House of Representatives to propose an increase in the status of Private Universities (PTS) to State Universities (PTN). In 2009, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government proposed increasing the status from PTS to PTN to the Ministry of National Education through the Bengkalis Directorate General of Education.

On February 9, 2011, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government presented a presentation to the Minister for Administrative Reform and Bureaucratic Reform to complete the state feasibility of the Bengkalis Polytechnic. On July 29, 2011, the Bengkalis Polytechnic officially became a PTN under the name Bengkalis State Polytechnic through the Regulation of the Minister of National Education (Permendiknas) No.

28 of 2011 concerning the Establishment, Organization and Work Procedure of the Bengkalis State Polytechnic.

On December 26, 2011, the Bengkalis State Polytechnic was inaugurated by the Minister of Education and Culture of the Republic of Indonesia. In 2013 the Bengkalis State Polytechnic added 2 new study programs, namely D4 (Mechanical Engineering, Production and Maintenance and Electrical Engineering) and 3 D2 (Welding Engineering, System Engineering) study programs. Power Generation and Accounting Computers) which are Study Programs Outside the Domicile (PDD).

In 2014 and 2015, Bengkalis State Polytechnic added 2 new study programs, namely D4 (Road & Bridge Design Engineering) and D3 (Nautics, Engineering & Management and Trading Ports). In 2016 Bengkalis State Polytechnic added several study programs, namely D4 (Software engineering, International Business Administration and Public Financial Accounting).

The Administration Study Program is one of the study programs at the Bengkalis State Polytechnic. This study program is engaged in the field of economics and business, where students learn to know the business world, and its scope, both in terms of handling letters, administration, secretariat, offices, to the corporate world to prepare students to be ready to use in these fields, the Administration study program International Business students to take part in practical work both in Government Agencies and in Private Agencies.

Apprenticeship is a learning process by getting to know the scope of the real world of work. Each student is required to go directly to the world of work which is their respective field, so that each student is expected to be able to directly apply the knowledge that has been studied previously into the world of work.

In addition, with apprenticeship students can increase their knowledge, skills, and experience in work which can later be applied in the real world of work. To do practical work, students must complete their lectures for up to 8 (eight) semesters and graduate in that semester.

The International Business Administration Study Program hopes that with the internship, students can know firsthand how the real business world is, and

can add insight to each student to be more skilled, responsive, and able to compete and be efficient in the future. As a consequence, after completing the Job Training for 120 days, each student is required to make a Job Report while carrying out the Job Training so that students can be responsible for the results obtained from the Job Training activities and can continue lectures in the following semester.

The fact shows that many fresh graduate students are often not able to work optimally because they do not have work experience. Therefore, this internship program is necessary for students. Through this internship, students will gain brief work experience which is expected to provide students with an overview of the real work situation and world.

In facing the contemporary era where competition for jobs is very tight as it is today, students can find out what qualities and capabilities of fresh graduates are attractive to government and private institutions so that students can measure their abilities with the requirements of the world of work, thus students can improve themselves to be more competitive and potential. Students are also expected not to experience significant difficulties in adapting to a world of work environment that is very different from college life. In addition, what is no less important is that students are expected to be able to understand and solve any problems that arise in the world of work after completing their education.

In this program, specifically for International Business Administration students in semester 8 (eight) 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 gives students several choices or choices of practical work places. Then from some of these options the author is interested in doing practical work in the financial sector, namely banking at PT Bank BNI KCP Bengkalis.

1.2 Purpose and Significances of Apprenticeship (KP)

In general, the purpose of Apprenticeship (KP) or internship is one of the activities for Bengkalis State Polytechnic students in completing their studies. To

achieve the expected results, it is necessary to know the objectives and benefits of the practical work, which are as follows:

1. Purpose of Apprenticeship (KP)
 - a. Provide opportunities for students to apply scientific theories/concepts according to their study programs that have been studied in college at an organization/company.
 - b. Provide opportunities for students to gain practical experience in accordance with the knowledge and skills of their study program.
 - c. Provide opportunities for students to analyze, examine theories/concepts with the reality of applying knowledge and skills in an organization/company.
 - d. Testing the ability of Bengkalis Polytechnic students (according to the related study program) in knowledge, skills and abilities in the application of knowledge and student attitudes/behaviors at work.
 - e. Get feedback from the business world regarding student abilities and the needs of the business world for curriculum development.

2. Significances of Apprenticeship (KP)
 - a. Students have the opportunity to apply theoretical knowledge/concepts in the real world of work.
 - b. Students gain practical experience in applying theoretical/concept knowledge according to their study program.
 - c. Students have the opportunity to be able to analyze problems related to science applied in work in accordance with their study program.
 - d. Students get feedback from organizations/companies on the ability of students who take KP in the world of work.
 - e. Students get feedback from practical work activities in the form of improvement and improvement of skills and soft skills for development and learning processes.

3. Significances for the Company
 - a. Get positive input from the practitioner on the work given to the practitioner who encountered obstacles both by the practitioner and company employees.
 - b. Fostering mutually beneficial and beneficial cooperation for PT. Bank Negara Indonesia (Persero) Tbk. And Bengkalis State Polytechnic in terms of recruiting new employees later.
 - c. Helping the work of employees at PT. Bank Negara Indonesia (Persero) Tbk.

4. Significances for Bengkalis State Polytechnic
 - a. Building good relations and cooperation between Bengkalis State Polytechnic and PT Bank Negara Indonesia (Persero) Tbk to be used as a place for implementing street vendors in the future and in recruiting new employees later.
 - b. Means to improve education programs in an effort to produce graduates who are in accordance with company needs.
 - c. Knowing the academic abilities and practices that have been obtained by students of the Department of Administration of the Bengkalis State Polytechnic when implementing Field Work Practices (PKL), so that they can improve the quality of education in the future.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

Profile of PT. Bank BNI KCP Bengkalis wich was located at Jl. Ahmad Yani City bengkalis can be seen in the Figure 2.1 below:



Figure 2.1 PT Bank BNI KCP Bengkalis
Source: Processed Data 2022

Bank Negara Indonesia (Persero), Tbk (hereinafter referred to as “BNI” or “Bank”) was initially established in Indonesia as a central bank under the name “Bank Negara Indonesia” based on Government Regulation in Lieu of Law no. 2 of 1946 dated July 5, 1946. Furthermore, based on Law no. 17 of 1968, BNI was designated as “Bank Negara Indonesia 1946”, and its status became a State-Owned Commercial Bank. Furthermore, BNI’s role as a bank mandated to improve the people’s economy and participate in national development is confirmed by Law no. 17 of 1968 concerning Bank Negara Indonesia 1946.

Based on Government Regulation No. 19 of 1992, April 29, 1992, the legal form of BNI has been adjusted to become a Limited Liability Company (Persero). The adjustment of the legal form to become a Persero is stated in the Deed No. 131, dated July 31, 1992, made before Muhani Salim, SH, which has been announced in the State Gazette of the Republic of Indonesia No. 73 dated 11 September 1992 Supplement No. 1A.

BNI is the first state-owned bank (State-Owned Enterprise) to become a public company after listing its shares on the Jakarta Stock Exchange and Surabaya Stock Exchange in 1996. To strengthen its financial structure and competitiveness in the national banking industry, BNI has taken a number of corporate actions, including: other processes of recapitalization by the Government in 1999, divestment of Government shares in 2007, and limited public offering of shares in 2010.

To comply with the provisions of Law no. 40 of 2007 dated August 16, 2007 regarding Limited Liability Companies, the Articles of Association of BNI have been adjusted. The adjustment is stated in Deed No. 46 dated June 13, 2008 drawn up before Fathiah Helmi, SH, notary in Jakarta, based on the resolution of the Extraordinary General Meeting of Shareholders dated May 28, 2008 and has been approved by the Minister of Law and Human Rights of the Republic of Indonesia, with Decree No. AHU-AH.01.02-50609 dated August 12, 2008 and has been announced in the State Gazette of the Republic of Indonesia No. 103 dated December 23, 2008 Supplement No. 29015.

The latest amendments to BNI's Articles of Association were made, among others, regarding the rearrangement of the entire Articles of Association in accordance with Deed No. 35 dated March 17, 2015 Notary Fathiah Helmi, SH has received approval from the Minister of Law and Human Rights of the Republic of Indonesia, with a decree no. AHU-AH.01.03-0776526 dated April 14, 2015.

Currently, 60% of BNI's shares are owned by the Government of the Republic of Indonesia, while the remaining 40% is owned by the public, both individuals and institutions, domestic and foreign. BNI is now listed as the 4th

largest national bank in Indonesia, seen from total assets, total loans and total third party funds. In providing integrated financial services, BNI is supported by a number of subsidiary companies, namely BNI Multifinance, BNI Sekuritas, BNI Life Insurance, and BNI Remittance.

BNI offers fund storage services and loan facilities for the corporate, medium and small segments. Some of the best products and services have been tailored to the needs of customers from childhood, adolescence, adulthood, to retirement.

2.2 Logo PT Bank BNI KCP Bengkalis

Since its establishment in 1946 until 1988, BNI has used a logo with the acronym BNI (Bank Negara Indonesia) which also indicates the year it was founded in 1946. Using a red background and yellow letters, this logo looks very striking.

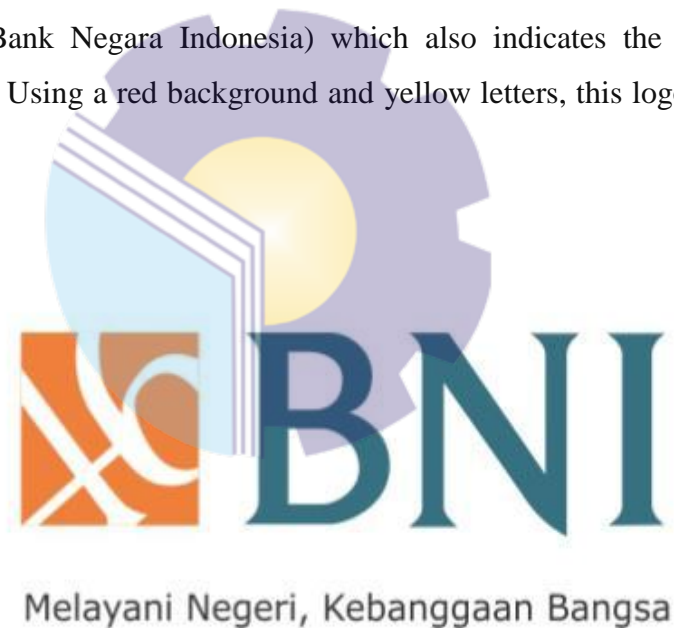


Figure 2.2 Logo PT Bank BNI
Source: Processed Data 2022

The change in the BNI logo occurred in 1988 with a complete overhaul of all forms of design and color. If previously it was dominant with red and yellow colors, the new BNI logo at that time was more dominant in blue and a little orange. A new object appears in the BNI logo, which is a sailing ship with orange accents on its hull. This logo looks more elegant than before.

BNI's new identity was re-launched to the public in 2004. The simplification of the logo is very visible from the reduction in the various graphic elements that existed in the previous design.

1. Use of Letters

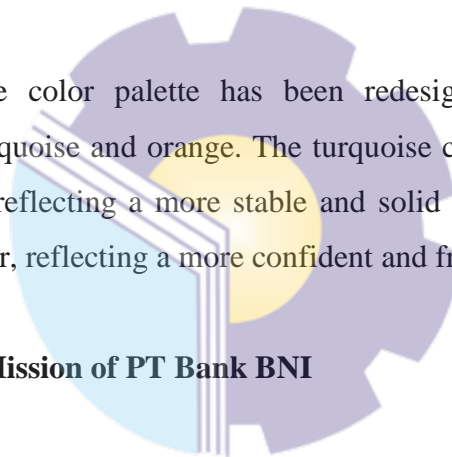
BNI letters are made in a new turquoise color, to reflect strength, authority, robustness, uniqueness and a more modern image. The letters are specially crafted to produce an original and unique structure.

2. Symbol 46

The number 46 is a symbol of BNI's birth date, as well as reflecting its legacy as the first bank in Indonesia. In this logo, the number 46 is placed diagonally through the orange square to represent the new, modern BNI.

3. Color Palette

The corporate color palette has been redesigned, but retains the old corporate colors turquoise and orange. The turquoise color used in this new logo is darker, stronger reflecting a more stable and solid image. The new orange is brighter and stronger, reflecting a more confident and fresh image.



2.3 Vision and Mission of PT Bank BNI

1. Vision BNI

To be a Financial Institution with Excellence in Service and Performance on an ongoing basis.

2. Mission BNI

Mision of PT. Bank BNI are as follows:

- a. Provide excellent service and digital solutions to all Customers as the first choice Business Partner.
- b. Strengthen international services to support the needs of Global Business Partners.
- c. Increase the value of a superior investment for Investors.
- d. Creating the best conditions for employees as a place of pride to work and achieve.

- e. Increase awareness and responsibility to the environment and society.
- f. Become a reference for the implementation of compliance and good corporate governance for the industry.

2.4 Company Culture

The work culture (Corporate Culture) of Bank BNI is the foundation and work spirit of the management and all employees. The work culture of PT Bank Negara Indonesia (Persero) Tbk is based on the spirit of kinship that has been nurtured within Bank BNI since its inception until it has formed its identity. PT. Bank Negara Indonesia (Persero) Tbk has a work culture value which can be seen in the following table.

Table 2.1 BNI Work Culture 46

No.	BNI Work Culture Values	BNI Personnel Main Behavior Values
1.	Professionalism	Improve competence and provide the best results
2.	Integrity	Honest, disciplined, consistent and responsible
3.	Customer Orientation	Providing the best service through a synergistic partnership
4.	Continuous Repair	Always making improvements (creative and innovative)

Source: www.bni.co.id

2.5 Strategy

The main strategies of PT Bank Negara Indonesia are as follows:

1. Maintaining excellence in Corporate Banking.
2. Development of Retail Banking.
3. Improving the International Banking business by increasing the use of technology and developing Human Resources through its work culture.

2.6 Kind of Business

BNI KCP Bengkalis conducts business activities in accordance with the activities of commercial banks as stated in Law No. 10 of 1998 concerning the amendment of Banking Law no. 7 of 1992 concerning Banking, whose business activities include the collection and distribution of these funds to the public. Therefore, BNI Bank can develop and become bigger depending on the public funds that can be collected as much as possible, because the funds in the body of Bank BNI are like blood that continues to rotate, so you can imagine if the blood is reduced or exhausted it will become weak or even more fatal than Therefore, BNI Bank cannot provide credit to its customers as a source of income if the available funds are very limited.

However, Bank BNI is a government commercial bank, whose function as a development agent is more prominent in its implementation, as explained on the previous page regarding its vision and mission.

2.7 Organizational Structure of PT Bank BNI KCP Bengkalis

Organizational Structure is system or network against tasks, reporting systems and directly connected communication with individual work with group. Organizational structure defines the way tasks and jobs are divided, described and formally coordinated. Organizational structure can be defined as a system or network of tasks, reporting and communication systems that are linked together with work individuals with groups. All organizations, no matter how small, have some kind of structure because they In general, a structure is designed with a view to ensuring that the organization is designed in the best way to achieve its goals and objectives.

The job description at PT Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch Offices are as follows:

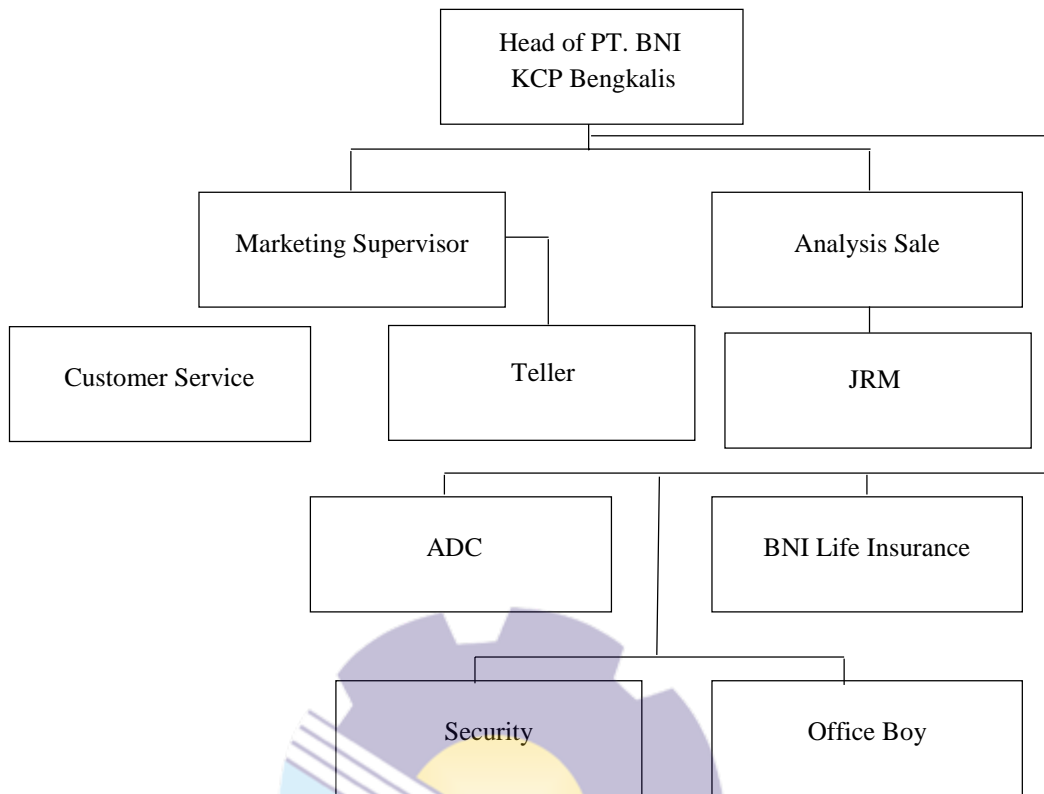


Figure: 2.3 Organizational structure of PT Bank BNI KCP Bengkulu

Source: Processed Data 2022

- a. Head of the PT. Bank BNI KCP Bengkulu
Duties of the head of PT. Bank BNI KCP Bengkulu are as follows:
 - a) Prepare, propose, negotiate, revise the work plan and budget (RKA) in order to achieve the implemented business targets.
 - b) Fostering and coordinating subordinate work units to achieve the targets that have been set.
 - c) Enabling all subordinate work units and their fostered workers to carry out their duties or work in accordance with the established strategy in order to provide the best service for their customers.
 - d) Supervise all subordinates and work units under them in order to carry out and achieve the targets of the work that have been set.
 - e) Carry out marketing activities for funds, services and credit in order to expand market share.

f) Acting as Top Management on a unit scale in carrying out coordination with organizational units within the work area.

b. Marketing Supervisor

Supervisor marketing is someone who is given a task in a company association as he has the power and authority to issue orders to his subordinate co-workers. The marketing supervisor directly supervises the Junior Relations Manager (JRM) and sales analysis, they are:

a) Junior Relationship Manager (JRM)

Junior Relationship Manager (JRM) is part of the sales team that maintains a relationship (relationship) with bank customers, both funding customers (depositors) and lending/credit customers (debtors). The duties of the junior relationship manager are:

- 1) Conduct marketing/distribution of People's Business Banking Credit (KUR) products.
- 2) Perform credit analysis and ensure that the data/information presented is complete & correct.
- 3) Carry out the function as a credit proposer in accordance with the authority and applicable policies/procedures/stipulations.
- 4) Monitoring the debtor's credit journey.
- 5) Responsible for achieving business expansion targets and the quality of economic affairs in the segments under management.

b) Analyst sale

Analyst sales is a profession that is engaged in the world of banking or financing. A person who works as a sales analyst is usually tasked with finding customers to promote, market, and introduce products from the bank.

c. 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 that serves in providing information and so on. The task of serving customers starts from the needs of opening accounts, deposits, insurance, and making savings books. In addition, customer service also provides socialization to customers/prospective customers regarding bank products and handles customer complaints.

b) Teller

Teller is a front office officer who is responsible for providing customer transaction services, be it storage or payment. in accordance with applicable regulations.

d. Credit Administration

Credit administration is a position assigned to manage important documents of each bank customer to store them and enter the data. As for the duties of credit administration, namely:

a) Examination

b) Validate.

c) Verify.

d) Ensure authority.

e) Make a report.

f) Manage.

g) Arrange.

h) Serving the credit process.

i) Carry out the duties of a credit administration.

e. BNI Life Insurance

BNI Life Insurance of the PT. Bank BNI KCP Bengkalis are as follows:

- a) Provide guarantees of protection from the risks of loss suffered by one party.
 - b) The basis for the bank to provide credit is because the bank needs a guarantee, protection for the collateral provided by the borrower of money.
- f. Security
- The duties of the Bank Security Guard are:
- a) Assist with transaction information at ATMs.
 - b) Visiting customers and helping with transactions.
 - c) Directing the car into an empty parking lot.
 - d) Open the door when customers come.
 - e) Asking questions about customer goals.
 - f) Explaining how to carry out transactions where the customer's destination is.
 - g) Directing the customer to the place of the transaction.
 - h) Asking what happened to the customer's problem.
 - i) Directing where the customer can solve the problem.
 - j) Provide queue numbers to customers.
 - k) Help remind customers when they get a queue call.

2.8 The Working Process

Banking has a big role in the economy of a nation, including Indonesia. Banks manage unused public funds, by channeling them to other communities through credit so that the community's economy moves and thus the nation's economy moves.

According to Law no. 7 of 1992 concerning Banking which was renewed by Law no. 10 of 1998. Banks can be defined as follows:

1. **Bank:** A business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit or other forms in order to improve the standard of living of the people at large.
2. **Banking:** Everything related to banks, including institutions, business activities, as well as methods and processes in carrying out their business activities.

To better understand the Business Model of a Bank, Figure 2.4 will show the Business process of a Bank.

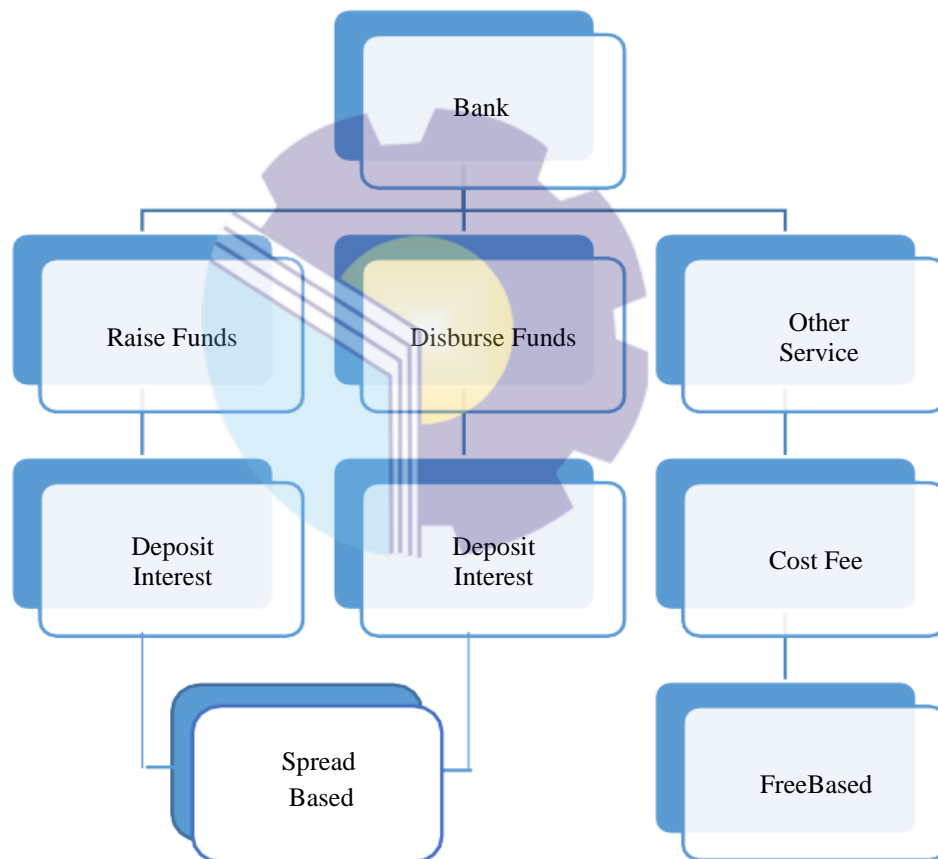


Figure 2.4 Bank Business Model
Source: www.slideshare.net

Banks benefit from the difference between deposit interest and loan interest, and this profit is called Spread based, as well as Fee Based from other banking services such as transfers, clearing, safe deposit boxes, etc. There are 2 things that affect Spread Based, namely the amount of third party funds (the process of

collecting public funds) as the first variable and the amount of funds lent to other parties as the second variable.

Thus, the higher third party funds that can be collected by a bank will increase the distribution of funds to other parties which results in an increase in the margin from Spread Based.

2.9 Document Used for Activity

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

1. Sheet/Check List of Account Opening Verification

The bank has the right to verify and identify Customers before using the facility based on procedures determined from time to time by Banks

LEMBAR/CEK LIST VERIFIKASI PEMBUKAAN REKENING *)

NO. TRX. : 58867 218993 04/241 PAIC 24/11/2021 19:46:59
 NO. CUET. : 10238092908 SIMILENG 1946340590420837
 JUMLAH : ID>Nama Lengkap Nasabah AKTIVASI.....
 59 - DUMAI Nomor CIF Nasabah
 Rekening yang dibuka

No.	Uraian	Hasil ****)
1.	Bukti Identitas Diri dan Dokumen pelengkap lain telah diteliti sesuai dengan ciri-ciri Bukti Identitas Diri dan Dokumen pelengkap pada umumnya (misalnya ada stempel kecamatan, ada tanda tangan pemegang KTP, tidak ada bagian yang di hapus menggunakan alat penghapus karet, Cairan Pelikan, Tip Ex, dll) serta telah difotocopy.	
2.	Telah dilakukan pengecekan silang antara KTP dengan SIM/STNK/ Paspor/Kartu Pelajar/Kartu Pegawai/Kartu Keluarga/ NPWP/identitas lainnya lainnya dengan hasil yang sama/sesuai antara identitas tersebut**).	
3.	Nomor telepon permanen tempat tinggal/tempat kerja telah dihubungi dan sesuai dengan yang ada di formulir pembukaan rekening.	
4.	Surat ucapan terima kasih atas pembukaan rekening ****) telah dikirim ke alamat nasabah dan sesuai dengan yang ada di formulir pembukaan rekening.	
5.	Telah dilakukan verifikasi atas alamat nasabah berdasarkan Bukti Identitas Diri yang telah diserahkan kepada Bank apabila nasabah tidak mencantumkan nomor telepon permanen atau petugas cabang mengalami kesulitan dalam melakukan klarifikasi.	

Keterangan :
 *) Untuk jenis rekening Tabungan Perorangan, Deposito Perorangan dan Giro Perorangan
 **) Sesuai ketentuan pada kondisi tertentu yang dipersyaratkan
 ***) Untuk rekening Giro Perorangan
 ****) Jika sesuai diisi dengan tanda cek list (✓), jika tidak sesuai diisi dengan tanda silang (X).
 Untuk Nomor 4 Jika Surat Ucapan Terimakasih tidak kembali diisi dengan tanda cek list (✓), jika kembali diisi dengan tanda silang (X).

Mengetahui,

Penyelia Customer Service
Petugas Customer Service

(.....)
(.....)

No Kartu : 1946340590420837
 Deskripsi : Create PIN
 Cabang : 0059
 Sisa : 58867
 Tanggal : 24/11/2021
 Waktu : 19:47:26
 Jam : 22:31:18

Figure 2.5 Sheet/Check List of Account Opening Verification

Source : Processed Data 2022

2. Customer Account Opening Form

Account is the Bank's bookkeeping records for products deposits opened by individual customers at the Bank both in Rupiah and foreign currencies on the basis of written request from the Customer or through the application customers through the Bank's e-Banking system according to the procedures and the terms stated in the General Terms and Requirements for Opening this Account as well as in General Terms and Conditions of Account Opening through Electronic Banking (e-Banking).

FORMULIR PEMBUKAAN REKENING PERORANGAN
APPLICATION FOR INDIVIDUAL OPENING ACCOUNT

Mohon diisi dengan huruf cetak dan beri tanda pada kotak pilihan
Please Fill in with block letters and please tick where applicable

Jenis Nasabah / Customer type: Baru / New Existing / Existing

Nasabah Existing perorangan cukup mengisi bagian yang bertanda kuning dan data CIF yang berubah (jika ada)
Individual Existing Customer may fill in the information with yellow marked only and CIF data which have changed

DATA NASABAH (CIF) PERORANGAN
INDIVIDUAL CUSTOMER DATA (CIF)

Nama Lengkap KTP-el (untuk WNI dan Paspor/WNA)
Full Name according to e-KTP (for Indonesian Citizen) and Paspor (for Foreign Citizen)
T. Azair

RT/RW: 0003 / 0002

Desa/Kelurahan: Pasar Baru
Kecamatan: Cempeng
Kota: Serang
Provinsi: Banten

Untuk Alamat Tempat Tinggal Turkin di Negara Lain (apabila ada) :
Current Residential Address in Other Countries (if any)

Jenis/Aspek Bid: Perorangan
Nama Kota:
Prop/Reg. Bagian:

Nama Negara:
Kode Pos:

Data Nomor Telepon & Email
Phone Number & Email Address Data

Data Pekerjaan
Occupation Information

Data Perusahaan/Instansi Tempat Bekerja
Company Information

Mulai Bekerja: bin thn
Start working since per month

Data Alamat Tempat Tinggal
Address information

Alamat sesuai tanda pengenal : copy tanda pengenal/tortampir
Address as stated in ID Card : copy of ID Attached

Alamat Tempat Tinggal Turkin (jika hanya jika berbeda dengan Tanda Pengenal)
Current Residential Address (if different from the address stated in ID Card)

Untuk Alamat Tempat tinggal Turkin di Indonesia
For Current Residential Address in Indonesia: Jl Veteran

Figure 2.6 Customer Account Opening Form

Source : Processed Data 2022

3. Customer Service Application Form

BNI has provided sufficient explanation regarding the characteristics of savings products, debit cards, e-banking services, which will be utilized and understands all the consequences of such utilization including benefits, risks, and/or cancellations as requested. the bank reserves the right to close or block debit cards or e-banking services.

ahlan az-lila DUKA BLOKIR

FORMULIR PERMOHONAN LAYANAN NASABAH 

Mohon diisi dengan huruf cetak

DATA IDENTITAS DIRI

Nama Lengkap: MELISA PERMATHA
 Nomor Identitas e-KTP (NIK): 1102011111111111111
 Tempat / Tanggal Lahir: BYAKRALA 11 02 2001
 Nomor Rekening: 1112700010
 Nama Gada Ibu Kandung: PERMATHA
 Nomor Handphone: 081234567890
 Email: melisa.permatha@gmail.com

E-CHANNEL

BNI SMS BANKING: Aktivas Maintenance
 BNI MOBILE BANKING: Aktivas Maintenance
 BNI INTERNET BANKING: Aktivas Maintenance
 BNI PHONE BANKING: Aktivas Maintenance
 SMS NOTIFIKAS: Debit Kredit

PENGURUSAN KARTU DEBIT

Aktivas Bant (Expired, Rusak, Hilang, Lainnya....) Henti/Buka Beker Henti/Reopen PIN

PENGANTIAN RUKU TABUNGAN

Nomor Seri Ruku: 11111111111111111111
 Nomor Seri Ruku Baru: 11111111111111111111

UPDATE DATA NASABAH

Data	Data Pada Sistem (dibelumnya)	Seharusnya

LAIN-LAIN / KETERANGAN

Dengan menggunakan aplikasi ini Saya menyatakan bahwa:

- BNI telah memberikan penjelasan yang cukup mengenai karakteristik produk Tabungan, Kartu Debit, Layanan e-Banking yang akan saya manfaatkan dan memahami segala konsekuensi pemanfaatan tersebut termasuk manfaat, risiko, dan biaya-biaya yang melekat pada layanan tersebut.
- Saya menyetujui Risiko Kredit BNI untuk melakukan penyalangan, limit data, dan atau penyalangan sesuai permohonan di atas.
- Segala informasi yang Saya berikan adalah benar.
- Saya telah menerima, membaca dan mengetahui serta menyetujui isi ketentuan-ketentuan jasa dari layanan Produk Bank yang akan Saya manfaatkan dan penggunaan, serta akan mematuhi ketentuan-ketentuan tersebut beserta segala penubahannya di kemudian hari yang akan diberitahukan dalam bentuk sarana apapun oleh BNI pada kesempatan pertama.
- Bank berhak untuk menutup atau membekukan Kartu Debit dan atau Layanan e-Banking bila sewaktu-waktu:
 - Mempengaruhi Kartu Debit dan Layanan e-Banking secara tidak bertanggungjawab
 - Tidak menyetujui ketentuan dan syarat-syarat penggunaan Kartu Debit dan Layanan e-Banking sebagaimana yang telah ditetapkan
 - Memberikan data palsu atau tidak benar
- Bank berhak mengubah Ketentuan Umum Tabungan, Pemegang Kartu Debit dan Layanan e-Banking yang akan menjadi bagian yang tidak terpisahkan dari Ketentuan Umum dan berlaku mengikat segala diberikannya perubahan tersebut.
- Saya membebaskan BNI dari segala tuntutan maupun gugatan dari pihak manapun termasuk Saya sendiri atas penggunaan produk Tabungan, Kartu Debit dan Layanan e-Banking.

22 JUN 2022

Bersahli: REZA PERMATHA
 Tanda Tangan & Nama Jelas

	Diproses	Diperiksa	Ditertau
Tanggal: <u>22 JUN 2022</u>			
Nama: <u>PERMATHA</u>			
Tanda tangan: <u>PERMATHA</u> <u>P058867</u>			

Figure 2.7 Customer Service Application Form
 Source : Processed Data 2022

4. Transfer Form

BNI has provided sufficient explanation regarding the characteristics of savings products, debit cards, e-banking services, which will be utilized and understands all the consequences of such utilization including benefits, risks, and/or cancellations as requested. the bank reserves the right to close or block debit cards or e-banking services.

Figure 2.8 Transfer Form
Source : Processed Data, 2022

5. Remittance Form

BNI Smart Remittance provides the best service for cross-border payment using foreign exchange, both for Outgoing Transfer and Incoming Transfer. Supported by competent human resources and the latest technology, BNI Smart Remittance is committed to provide global payment services to fulfill the customer needs for cross-border payments.

BNI Tanggal/Date : _____ **Formulir Kiriman Uang**
Remittance Application

Validasi : _____

Penerima/Beneficiary Penduduk/Resident Bukan Penduduk/Non Resident

Nama/Name : _____
 Alamat/Address : _____
 Telepon/Phone : _____
 Kota/City : _____ Negara/Country : _____

Bank Penerima/Beneficiary Bank : _____
 Kota/City : _____ Negara/Country : _____

No. Rek./Acc. No. : _____

Pengirim/Remitter Penduduk/Resident* Bukan Penduduk/Non Resident**

Nama/Name : _____
 Nama Alias/ Alias Name : _____
 No. ID : _____
 KTP/SIM/ Pasport/ KITAS : _____
 Alamat/Address : _____
 Telepon/Phone : _____
 Kota/City : _____ Negara/Country : _____

Tujuan Transaksi (Transaction Purpose) : _____
 Berita (Message) : _____

Biaya dari bank koresponden dibebankan ke rekening/
 Correspondent bank charges are for account of:
 Penerima/Beneficiary Pengirim/Remitter Sharing

Jenis Pengiriman/ Type of Transfer: L/G/Clearing Draft
 RTGS SWIFT

Sumber Dana/Source of fund :
 Tunai/Cash Cek/BG No.
 Debit Rek./Debit Acc. No.

Mata Uang/Currency: IDR USD

Jumlah Dana yang dikirim/ Amount Transfer : _____

Jumlah/Amount	Kurs/Rate	Nilai/Total Amount

Biaya/ Charge

Biaya/ Charge	Nilai/ Amount in foreign Exchange	Kurs/ Rate	Nilai/ Total Amount

Komisi/Commission Pengiriman/ Handling Bank Koresponden/ Correspondent Bank

Jumlah Biaya/ Amount Charge : _____

Total yang dibayarkan/ Total Amount : _____

Terbilang/Amount in Words : _____

Pejabat Bank/ Bank Officer Teller Pemohon/ Applicant

Saya jika ada cetakan data komputer atau tanda tangan yang bermesin/ The application form will be valid if there is a computerized validation or the authorized signature.
 * Transaksi oleh bank pendudukan di atas USD 10.000 atau ekuivalennya wajib mengisi form LLD1
 ** Transaksi oleh bank pendudukan di atas USD 10.000 atau ekuivalennya wajib mengisi form LLD1

Figure 2.9 Remittance Form
Source : Processed Data, 2022

6. Withdrawal Form

BNI Smart Remittance provides the best service for cross-border payment using foreign exchange, both for Outgoing Transfer and Incoming Transfer. Supported by competent human resources and the latest technology, BNI Smart Remittance is committed to provide global payment services to fulfill the customer needs for cross-border payments.

BNI Tanggal : _____ **Formulir Penarikan**

Penduduk Bukan Penduduk*

Nama Pemilik : _____
 Nomor rekening : _____

Jenis Rekening : BNI Taplus BNI Taplus Utama
 BNI Simponi

Mata Uang Ditarik : IDR USD

Jumlah Penarikan : Rp. _____

Disi oleh Bank		Jumlah
Kurs		
Biaya		

Terbilang : _____

Keterangan : _____

Untuk jumlah penarikan di atas Rp. 100.000.000,-
 Tujuan Penggunaan Dana : _____

Pejabat Bank Teller Penarik

Sih jika ada cetakan data komputer atau tanda tangan yang bermesin
 * Transaksi oleh bank pendudukan di atas USD 10.000 atau ekuivalennya wajib mengisi form LLD1

Figure 2.10 Withdrawal Form
Source : Processed Data, 2022

7. Account Deposit Form

Deposit slip is a form signed by the customer or depositor, filled with details of the deposit by type, such as cash, cheque and bilyet giro; this document can be used as a reference if there is a difference between bank records and customer records; Usually, the bank maintains this document until a bank reconciliation is performed.

The image shows a BNI account deposit form. At the top left is the BNI logo. To its right is a date field labeled 'Tanggal :'. The title 'Formulir Setoran Rekening' is on the top right. Below the logo is a 'Validasi :' section. The main form area contains several sections: 'Jenis Rekening' with checkboxes for Taplus, BNI Giro, BNI Deposito, BNI Dollar, Pinjaman, Kartu Kredit, and Lainnya; 'Nomor Rekening' and 'Nama Pemilik Rekening'; 'Berita/Keterangan'; 'Nama Penyeter', 'Nama Alias', and 'Alamat Penyeter'; 'Informasi Penyeter' with checkboxes for Nasabah and Non Nasabah. There is a table with columns: 'No. & Tgl. Cek/BG', 'Bank/Cabang', 'Jumlah Valas', 'Kurs', and 'Jumlah Rupiah'. Below the table are fields for 'Biaya', 'Total yang dibayarkan', and 'Terbilang'. At the bottom, there are fields for 'Sumber Dana' and 'Tujuan Transaksi', and a signature line for 'Pejabat Bank', 'Teller', and 'Penyeter'. A large watermark of a gear is visible in the background.

Figure 2.11 Account Deposit Form

Source : Processed Data, 2022

8. PBC (People's Business Credit)

BNI People's Business Credit (BNI PBC) is a credit facility from Bank Negara Indonesia to be used as additional productive business capital in the form of Working Capital Credit, customers can also use this credit facility as an Investment Credit. BNI KUR credit facilities are provided up to a maximum of Rp 500 million with up to 3 years for Working Capital Loans 5 years for Investment Loans. With the various benefits provided, BNI PBC is the right choice for those of customer want to develop customer business and achieve success in the future business will run smoother with BNI People's Business Credit. Advantages of BNI People's Business Credit:

- Credit facilities up to IDR 500 million
- Fast Process
- Young requirements



Figure 2.12 PBC (People's Business Credit)
Source : Processed Data, 2022

9. Application Letter for Credit Life Insurance (CLI)

Credit life insurance is a type of life insurance policy designed to pay off a borrower's outstanding debts if the borrower dies. The face value of a credit life insurance policy decreases proportionately with the outstanding loan amount as the loan is paid off over time, until both reach zero value.

2.10 Time and Length of Apprenticeship (KP)

Job Training Activities (KP) is carried out in accordance with the provisions of the rules request from PT. Bank Riau Kepri Pekanbaru Sharia Branch. The period of practical work is four months, starting from March 1, 2022 to June 30, 2022. The work schedule at PT. Bank BNI KCP Bengkalis are as follows:

Table 2.2 table of working hours at PT Bank BNI KCP Bengkalis

No.	Day	Working hours	Rest
1.	Monday s/d Thursday	07.30 s/d 17.00 WIB	12.30 s/d 13.30 WIB
2.	Friday	07.30 s/d 17.00 WIB	12.00 s/d 13.30 WIB
3.	Saturday - Sunday	Holiday	Holiday

Source: PT. Bank BNI KCP Bengkalis

From the table above, it can be explained that the working hours are at 07.30 WIB, while work activities begin at 08.00 WIB, then take a break at 12.30 WIB, return after a break at 13.30 WIB, close at 15.00 WIB, and return home at 17.00 WIB. On Friday break at 12.00 WIB and re-enter at 13.30 WIB, close at 15.00 WIB and go home at 17.00 WIB.

While the work uniform of PT. Bank BNI KCP Bengkalis can be seen in the following table:

Table 2.3 Table of work uniforms at PT Bank BNI KCP Bengkalis

No.	Day	Type of clothes
1.	Monday	Black and white uniform + Almamater
2.	Tuesday	Batik Clothes
3.	Wednesday	Casual Wear
4.	Thursday	Batik Clothes
5.	Friday	Casual Wear

Source: PT. Bank BNI KCP Bengkalis

2.10 Place of Apprenticeship (KP)

Apprenticeship is carried out at PT Bank BNI KCP Bengkalis having its address at Jl. Ahmad Yani No.12-14, Bengkalis City, Kec. Bengkalis, Kab. Bengkalis, Riau 28713.

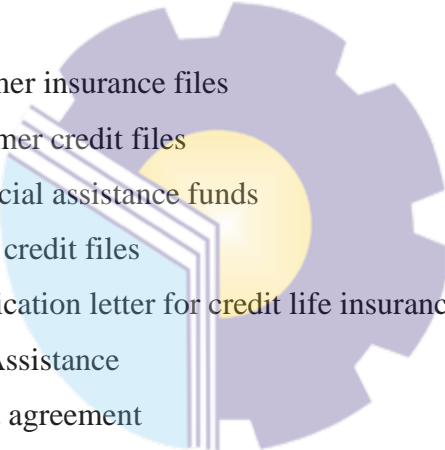
CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

As long as the practitioner carries out the field work program at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub-Branch Office, the practitioner is placed in the Back Office/General section which is guided or bombed by Mrs. Inna Hayatul Anuar and several employees of Bank Negara Indonesia.

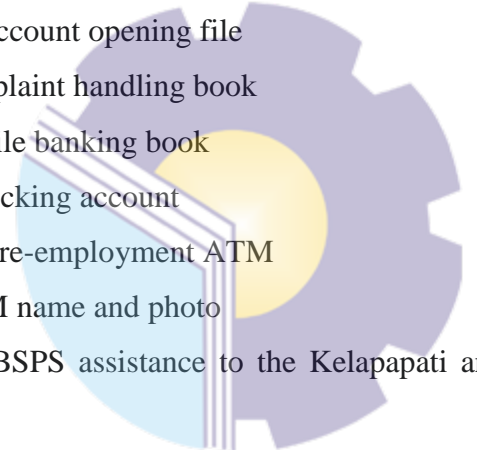
The field of work that the practitioner does during his internship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch Offices are as follows:

1. Archive customer insurance files
 2. Compile customer credit files
 3. Distributing social assistance funds
 4. Filing (failing) credit files
 5. Fill in the application letter for credit life insurance (AJK)
 6. Recap Social Assistance
 7. Type the credit agreement
- 

In addition to being placed in the Back Office, the practitioner is also placed in the Front Office, precisely in the CS (Customer Service) section. Considering that the Back Office does not have too much work, while the Fort Office requires more manpower because there are so many jobs.

The field of work that the practitioner does during the internship program at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub-Branch Offices are as follows:

1. Register customer savings book
2. Register fire insurance book
3. Register instant gold ATM
4. Register young taplus

5. File high school students
 6. Input the Burekol file (Collective Account Book)
 7. Register BNI taplus
 8. Register business taplus
 9. Register my savings
 10. Silver instant ATM register
 11. Register reset pin and block ATM
 12. Print the identity of the account book owner
 13. Register Tappa passbook
 14. Instant platinum ATM register
 15. Register child taplus
 16. Archive the account opening file
 17. Register complaint handling book
 18. Register mobile banking book
 19. Printing a checking account
 20. Register for pre-employment ATM
 21. Register ATM name and photo
 22. Distributing BSPS assistance to the Kelapapati and Dompas (Bukit Batu) communities.
- 

3.2 Working Procedure

There are working procedure at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub Branches:

1. Archiveer Insurance Files

A form of insurance that guarantees loss and damage due to fire or the risk of its expansion affecting the object of coverage Objects that can be insured are in the form of your property in the form of residential buildings, shop houses, warehouses, factories, office buildings, hotels, household furniture, home appliances, machinery , merchandise, inventory of raw materials or finished goods, and so on in accordance with the Indonesian Fire Insurance Standard Policy (PSAKI).



Figure 3.1 Archive Insurance Files
Source: Processed Data 2022

2. Saving Books for BSPS (Stimulant Assistance for Self-Help Housing) Assistance for the kelapapati and dompas communities
BSPS (Stimulant Assistance for Self-Help Housing) is BNI' scollaboration with the PUPR Service (public works and public housing).





Figure 3.2 Saving Books for BSPP
Source: Processed Data 2022

3. Type credit agreement (PK)

Credit agreement is a loan agreement between a bank as a creditor and a customer as a debtor within a certain period of time and the credit is accompanied by an imbalance in the form of interest. Applicable law in the agreement. Maximum credit of 100 million with a tenor of 12 – 60 months with an interest rate of 6%. The credit agreement functions as a principal agreement, meaning that the credit agreement is something that determines the cancellation or non-cancellation of other agreements that follow it, such as a guarantee binding agreement.



Figure 3.3 Type Credit Agreement (PK)

Source: Prosesseed Data, 2022

4. Archiving Credit Files

Credit files that must be archived include credit agreements, fire insurance policies, credit life insurance policies, collateral submission signs, integrity pacts, monthly credit installment tables, credit application letters.



Figure 3.4 Archiving Credit Files

Source: Processed Data 2022

5. Fill in the Application Letter for Credit Life Insurance (AJK)

Credit Life Insurance is a product of cooperation between a bank and an insurance company, which provides benefits in the form of repayment of credit to the bank if the person who uses the credit facility (the debtor) dies.

SURAT PENGAJUAN ASURANSI JAWA KREDIT (AJK)
Jagan menandatangani formulir ini dalam keadaan kosong

BNI Life

A. DATA DEBITUR SELAKU CALON TERTANGGUNG (harap diisi lengkap dan melampirkan fotokopi identitas)

Yang bertanda tangan di bawah ini:

1. Nama Calon Tertanggung (jika berbeda): **J H O M I**

2. Tempat & Tanggal Lahir: **BUKUREBAKUL** & **10 / 02 / 1979** *MS/NIK/SK

3. Usia & Jenis Kelamin: **47** Tahun, Laki-laki Perempuan

4. Kewarganegaraan: Indonesia Amerika Serikat Lainnya, sebutkan _____

5. Jenis Identitas Diri: KTP SIM Paspor Kiblat/Kiap HIMS

6. Nomor Identitas Diri: **14040310091796069**

7. Bertukar Hingga: _____ Tgl/Bn/Tm

8. Pekerjaan: **PETAWATI**

9. Detail Pekerjaan: **KEBUKUREBAKUL**

10. Memiliki penghasilan lain: Ya Tidak, jangka waktu _____, Sgk: _____

11. No Telepon/HP: **0816636498**

12. Email: _____

Calon Tertanggung wajib mengisi pertanyaan FATCA di bawah ini:

13. Apakah anda memiliki alamat korespondensi di Amerika Serikat? Ya Tidak

B. DATA PERMOHONAN ASURANSI

14. Uang Pertanggungan: Rp. **100.000.000**

15. Premi Dasar: Rp. **1.000.000**

16. Tanggal Mulai Asuransi (tanggal/bulan/tahun): _____ / _____ / _____ (di isi oleh petugas)

17. Jangka waktu Asuransi: **60** *revisi

18. Penjamin Manfaat: PT Bank Negara Indonesia (Persero) Tbk Menurun (Downsizing) Tetap (Level)

19. Manfaat tambahan: Cacat/total total Penyakit kritis

C. PERNYATAAN KESEHATAN (wajib diisi lengkap oleh Debitur)

20. Tinggi badan: **170** cm Berat badan: **68** kg Menokok: Tidak Ya, **06** batang/hari

21. Apakah pengajuan Asuransi Jawa Kredit Anda pernah ditunda atau ditolak atau pernah mengajukan klaim atas Asuransi Kesehatan yang Anda miliki? Ya Tidak

22. Jika Ya, sebutkan alasannya: _____ Nama Perusahaan Asuransi: _____ Tahun: _____

23. Apakah Anda sedang/pemah mengonsumsi Alkohol? Ya Tidak

24. Apakah Anda sedang/pemah menggunakan narkoba/kabot terlarang? Ya Tidak

25. Apakah Anda pernah, sedang atau disaranakan menjalani konsultasi, pengobatan/operasi, perawatan, pemeriksaan kesehatan, pemeriksaan laboratorium/diagnostik untuk penyakit sebagai berikut:

Tidak ada, saya menjelaskan kondisi saya SEHAT

Ya, penyakit yang diderita/operasi yang dijalani (Berikan tanda 1 pada semua kondisi yang dialami di bawah ini)

Stroke Kencing Manis Kelainan Darah Kanker/Tumor Cirrh Hipertensi/dada/jantung/kelainan pembuluh darah

HSA Kelenjar Tiroid Tekanan Darah Tinggi TBC/Plam Gangguan Jera Autis/m lainnya, sebutkan _____

Mohon dijelaskan: Sgk kapan, diagnose pasti (jika ada), terapi dan pengobatan yang dijalani, kapan dan bagaimana kondisi kontrol terakhir

26. Riwayat Keluarga

Apakah ada diantara anggota keluarga calon tertanggung (Masa hidup/Sudah meninggal) yang pernah menderita salah satu jenis penyakit kronis/stroke/kelainan darah (jangan mengkonkretkan dan lainnya)? Mohon dijelaskan

Keluarga	Masa Hidup		Sudah Meninggal	
	Umur	Kondisi Kesehatan	Umur	Penyakit
Ayah	60	SEHAT	42	TIDAK ADA KAIT
Ibu	60	SEHAT		
Saudara Kandung/Lainnya				

Apabila data kesehatan seperti yang tertera di atas, Calon Tertanggung memandang perlu untuk dilakukan pemeriksaan kesehatan, maka saya bersedia untuk melakukan pemeriksaan kesehatan tersebut. Apabila berdasarkan data dan hasil pemeriksaan kesehatan tersebut Calon Tertanggung memandang perlu untuk dilaksanakan Ekstra Premi, maka saya bersedia untuk membayar Ekstra Premi yang dikenakan oleh Penanggung dan apabila ada jabatan atas perubahan kesehatan di atas yang tidak ada, maka saya bersedia untuk membayar kembali Premi yang telah dibayarkan. Apabila pemeriksaan kesehatan tersebut menunjukkan adanya penyakit kronis/stroke/kelainan darah, maka Calon Tertanggung bersedia untuk membayar kembali Premi yang telah dibayarkan.

D. PERNYATAAN

Saya menyatakan bahwa pada saat Surat Pengajuan Asuransi Jawa Kredit (SPJK) dan pengisian ini dibuat dan ditandatangani, saya dalam kondisi SEHAT jasmani dan rohani dan tidak sedang dirawat atau terpapar karena menderita suatu penyakit dan atau kecelakaan. Saya telah membaca, mengerti dan memahami spesifikasi produk asuransi, serta semua persyaratan dan pernyataan dalam SPJK ini, serta telah menyetujui dan menyetujui dengan lengkap dan benar. Saya menyetujui apabila pernyataan dan jawaban di atas tidak benar, maka PT BNI Life Insurance berhak untuk membatalkan perjanjian asuransi Jawa Kredit atau menolak membayar klaim Manfaat Asuransi serta tidak memberikan ganti rugi dalam bentuk apapun.

E. KUASA

Dengan ini saya selaku Calon Tertanggung memberikan kuasa yang tidak dapat ditarik kembali atau dibatalkan untuk dapat dilakukan investigasi kepada Dokter Rumah Sakit Klinik/Praktisi/ Laboratorium, perusahaan asuransi atau perusahaan reasuransi, badan/instansi atau pihak lain yang mempunyai data/ informasi mengenai kondisi kesehatan terdapat di atas yang berhubungan dengan riwayat kesehatan, penyakit atau perawatan saya untuk diberikan kepada Penanggung. Kuasa ini mengikat dan berlaku sejak ditandatangani Surat Pengajuan Asuransi Jawa Kredit (SPJK) dan akan mengikat saya, ahli waris dan keluarga saya. Kuasa ini tidak berakhir dengan sebab apapun.

Sementara ini saya memberi kuasa kepada PT BNI Life Insurance untuk mengungkapkan informasi pribadi saya/perusahaan (pribadi) dalam hal menanggapi perintah pengadilan atau proses hukum atau perantara dari pihak regulator atau berurusan dengan pemerintah atau untuk melindungi terhadap penipuan atau aktivitas ilegal lainnya atau untuk tujuan pengaplikasian atau untuk memungkinkannya PT BNI Life Insurance melakukan upaya hukum yang bersedia atau bersedia melakukan tindakan yang mungkin melanggar hukum dan proses hukum termasuk tetapi tidak terbatas pada peraturan tentang FATCA (Foreign Account Tax Compliance Act) ("Tahapan Terbatas").

Saya juga bersedia untuk memberikan informasi/konfirmasi yang diperlukan guna memverifikasi (MNH) dan Terikat ("Tahapan Terbatas") baik kepada otoritas pajak Amerika Serikat melalui standar jasa keuangan dan otoritas pajak di Indonesia dan dengan segera melampirkan PT BNI Life Insurance jika ada perubahan atas Informasi Terikat.

F. PERSETUJUAN LAYANAN CALON NASABAH

Saya menyetujui Saya setuju Saya tidak setuju

untuk mendapatkan layanan dan/atau penawaran produk dari PT BNI Life Insurance melalui sarana komunikasi seperti namun tidak terbatas kepada email, Short Message System (SMS), voice mail dan/atau lainnya. Bereslah untuk dilakukan konfirmasi lebih lanjut melalui email, Short Message System (SMS), voice mail dan/atau lainnya. Jika kolom pernyataan persetujuan di atas tidak diisi, maka saya setuju untuk dilakukan konfirmasi lebih lanjut.

Ditanda tangani di **BUKUREBAKUL** Tanggal **04 / 03 / 2023**

_____ Calon Tertanggung

IKHA H. ANAM (Tanda tangan & Nama Lengkap)

J H O M I (Tanda tangan & Nama Lengkap)

Figure 3.5 Archiving Credit Files in the Application Letter for Credit Life Insurance (CLI)
Source : Processed Data, 2022

6. Distributing social assistance funds (PPKM)

Social assistance or social assistance itself is distributed to vulnerable communities affected by the pandemic, especially during the implementation of the emergency PPKM. One of the social assistances distributed by the Ministry of Social Affairs is the Family Hope Program (PKH).



Figure 3.6 Distributing social assistance funds (PPKM)
Source: Processed Data, 2022

7. Register BNI Taplus book

BNI Taplus provides facilitation, services convenience and numerous advantages for your various activities of banking transactions. The Steps in register BNI Taplus are: customer's name, account number, address, identification in the form of an ID card and writing down the serial number of the passbook.

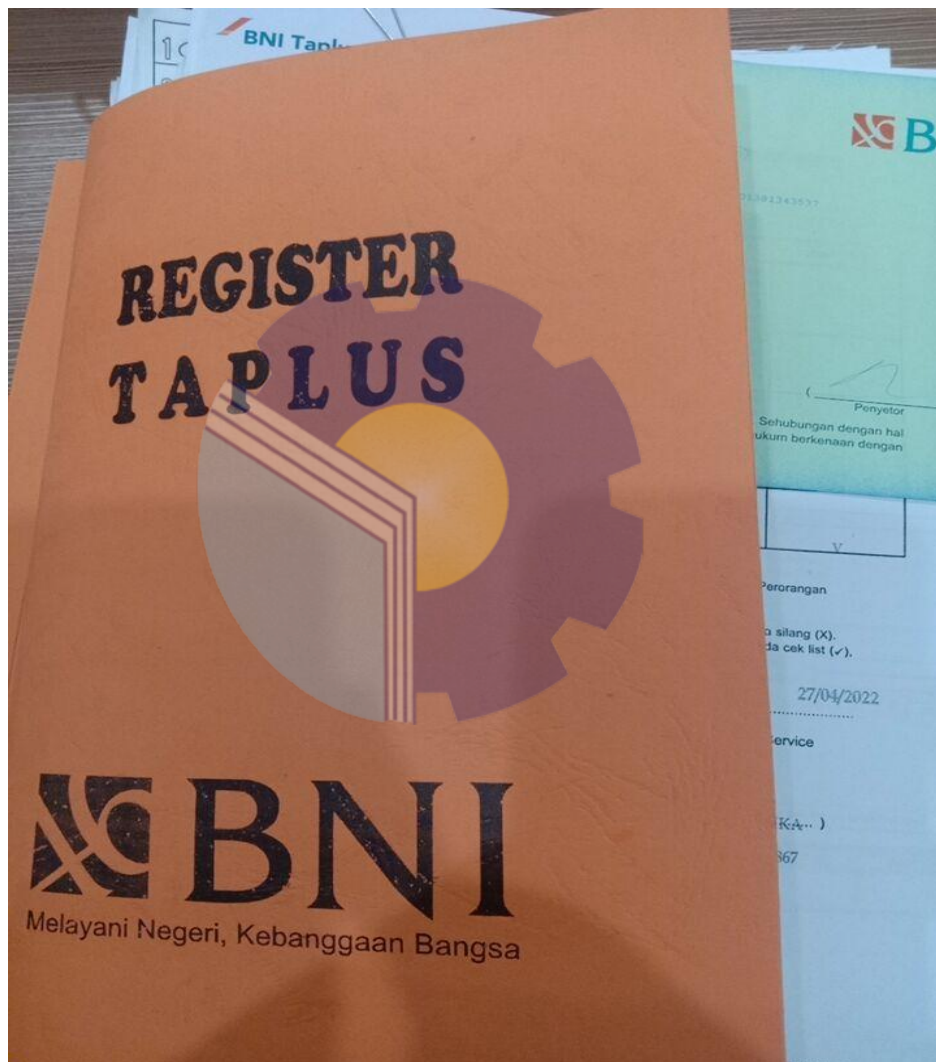


Figure 3.7 Register BNI Taplus Book
Source: Prosesseed Data, 2022

8. Register BNI Taplus Bisnis

BNI Taplus Bisnis is a savings product intended for entrepreneurs and non-entrepreneurs either individuals or non-individuals, which is equipped with

features and facilities to provide convenience and flexibility in supporting business transactions.

9. Register BNI Tappa

BNI Taplus Pegawai/Taplus Anggota is a savings product intended for Employees/Members of a Company/Institution/Association/Professional Organization cooperating with BNI which also serves as savings account and identity card for the Employees/Members. The Steps in register BNI Tappa are: Date, customer name, account number, and book number.



Figure 3.8 Register BNI Tappa Book
Source: Prosesseed Data, 2022

10. Register BNI Taplus Muda

BNI Taplus Muda is a savings product intended for Indonesian young people ranging from the age of 17 years to 35 years. The Steps in register taplus muda are: Customer's name, account number, address, identification

in the form of an ID card and writing down the serial number of the passbook.



Figure 3.9 Register BNI Taplus Muda Book
Source: Prosesseed Data, 2022

11. Register BNI Taplus Anak

BNI Taplus Anak is a savings product intended for children aged 0 up to 17 years. The Steps in register taplus anak are: Date, customer name, account number, and card number.

12. Register Savings Book

Saving Book is a savings product from BNI for individuals with easy and simple requirements issued by banks in Indonesia in order to foster the culture of saving and also to improve welfare of the general public. The

Steps in register tabungan ku are: Date, customer name, account number, and card number

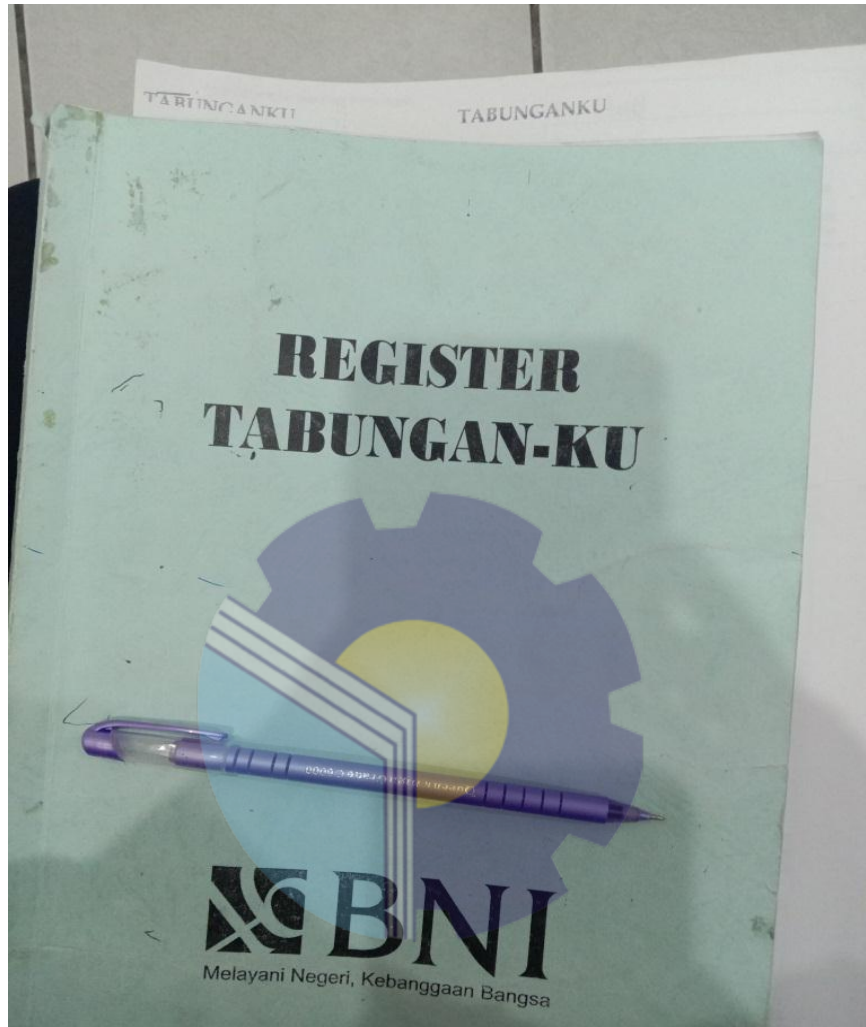


Figure 3.10 Register BNI Savings Book
Source: Prosesseed Data, 2022

13. Register BNI Taplus Prakerja

The BNI Taplus Prakerja account can be used as a salary account when you are already working and the funds in your savings can be withdrawn through the entire network of BNI ATM Branch Offices and other ATM networks in Indonesia.

14. Register BNI Atm Instan Gold book

The administration fee for the BNI Mastercard Gold card is higher than that of the BNI Mastercard Silver, which is IDR 7,500 per month. The Steps in register BNI Mastercard Gold card are: Date, customer name, account number, and book number.



Figure 3.11 Register Atm Instan Gold book

Source: Processed Data, 2022

15. Register BNI Atm Instan Silver

The BNI Mastercard Silver ATM card charges a fee of IDR 4,000 per month. The Steps in register BNI Mastercard silver card are: Date, customer name, account number, and book number.



Figure 3.12 Register BNI Atm Instan Silver
Source: Prosesseed Data, 2022

16. Register BNI Mastercard Platinum card
BNI Mastercard Platinum card has a higher administration fee, which is IDR 10,000 per month. The Steps in register BNI Mastercard platinum card are: Date, customer name, account number, and book number.

17. Register ATM name and photo
The Steps in register ATM name and photo are : customer's name, account number, date of arrival, date of collection and card number.

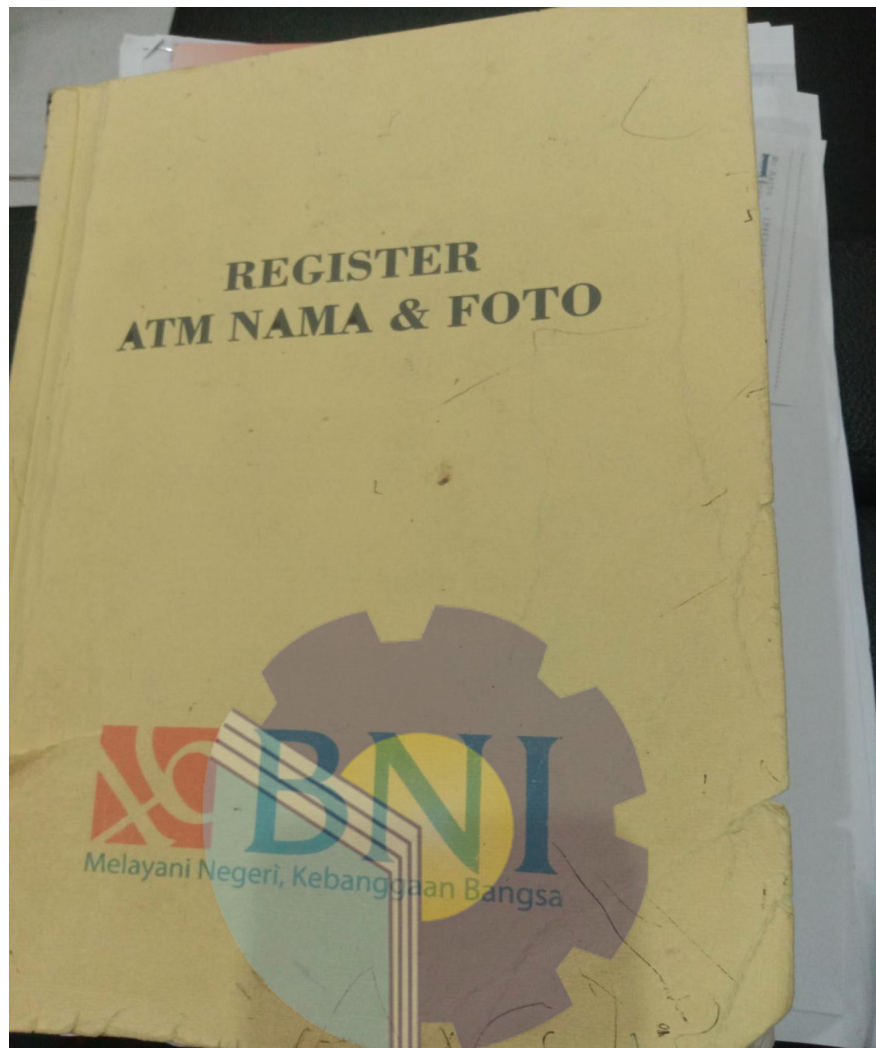


Figure 3.13 Register Atm name and photo book
Source: Precessed Data 2022

18. Register mobile banking book

BNI Mobile Banking is a banking service facility that makes it easy for you to transact directly via your smartphone, safely, easily, and quickly. BNI Mobile Banking provides balance information transaction services, transfers, telephone bill payments, credit card payments, airline ticket payments, credit purchases, opening a Taplus account, opening a Time Deposit account, and others. BNI Mobile Banking can also be activated and used for overseas transactions. The Steps in register Mobile Banking are : customer's name, account number, date of arrival, date of collection and card number.

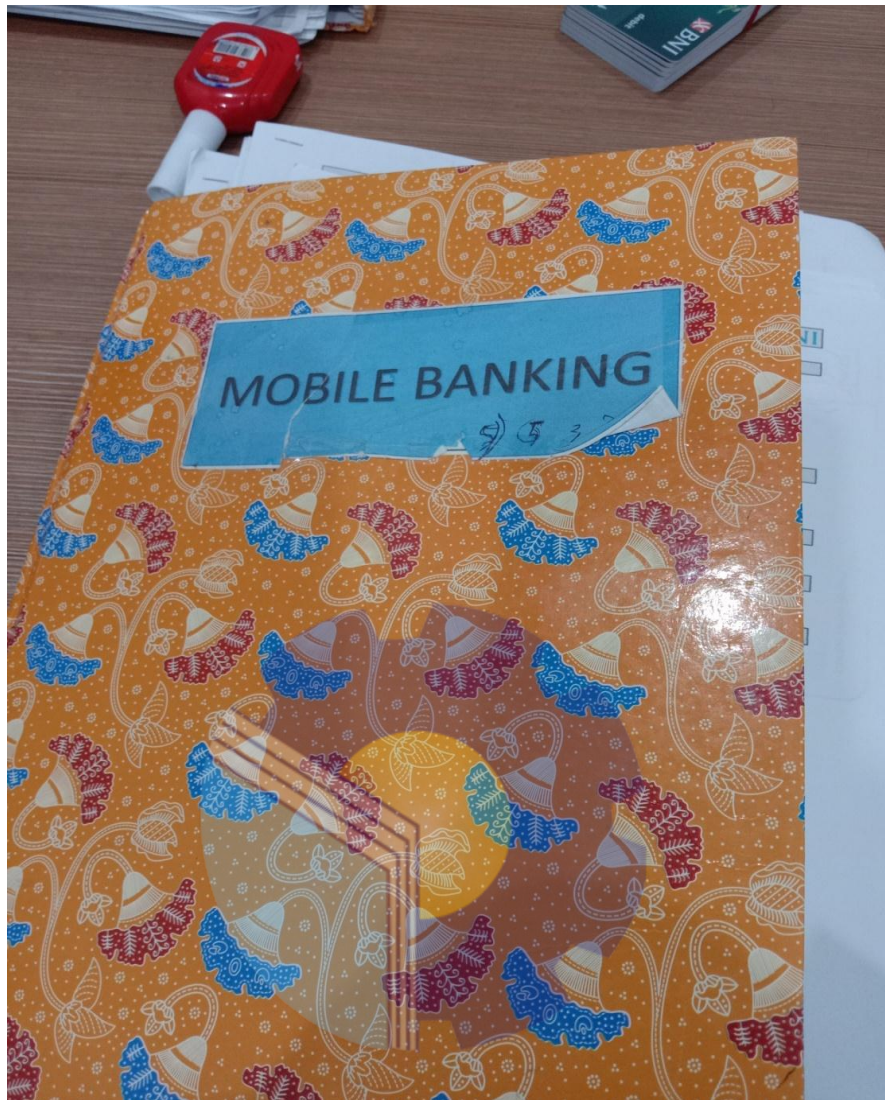


Figure 3.14 Register Mobile Banking Books
Source: Pcessed Data 2022

19. Register reset pin and block ATM book

Blocking of a BNI ATM card from a bank that occurs when a customer enters the wrong PIN more than 3 times. Other provisions such as customer transactions using a BNI ATM card outside of the provisions will be blocked by the Bank.

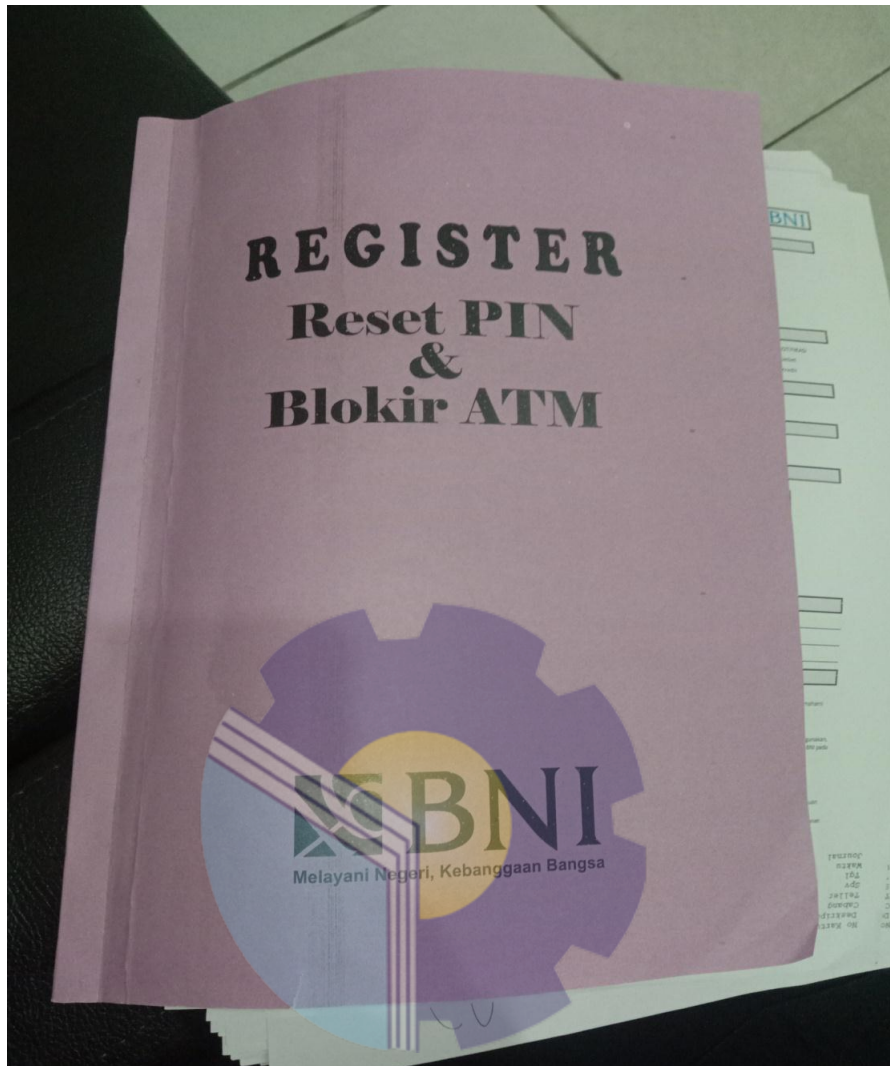


Figure 3.15 Register reset pin and block ATM book
Source: Precessed Data 2022

20. Register Deposit book

Time deposits are deposits which can only be disbursed within a certain period of time and under certain conditions. The characteristics of time deposits from banks include. deposits can be withdrawn after the term expires. The Steps in register deposit opening book are : Billed number, account number, customer name, opening date, closing date, deposit nominal, term and interest rate.

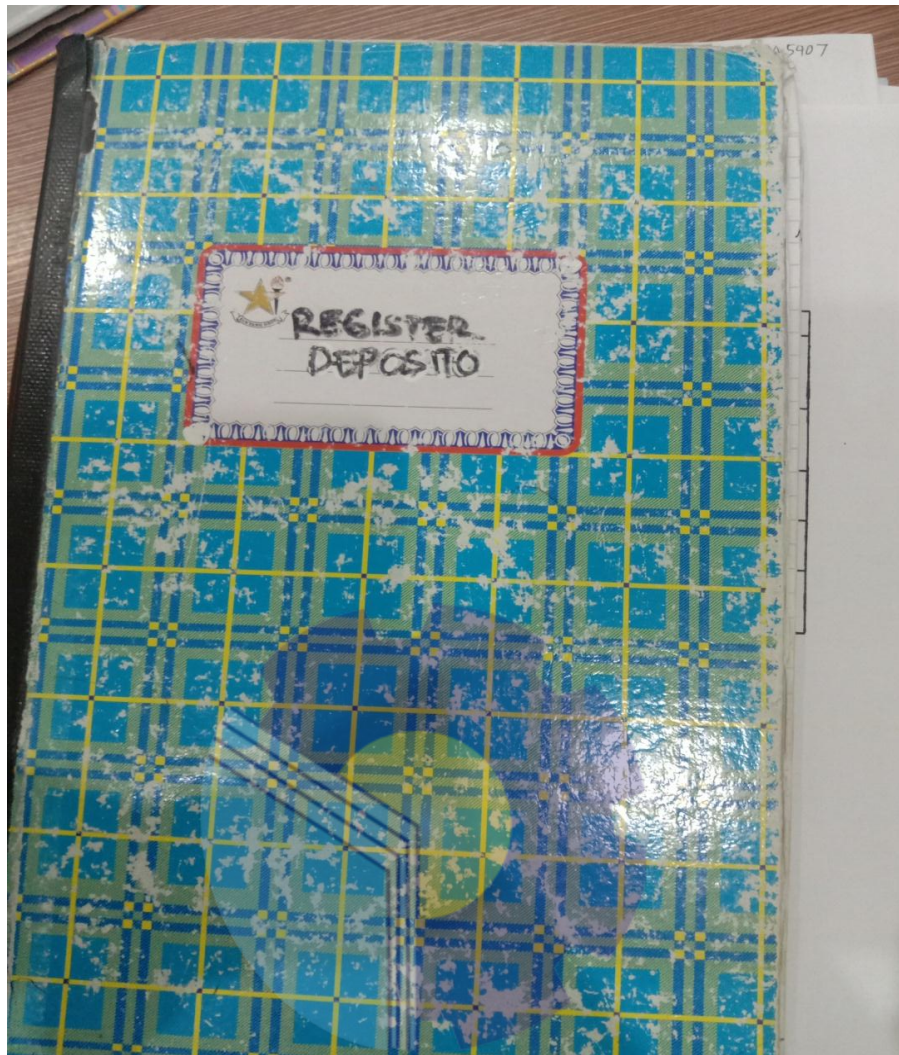


Figure 3.16 Register Deposit book
Source: Pcessed Data 2022

21. Register deposit closing book

Time deposits are deposits which can only be disbursed within a certain period of time and under certain conditions. The characteristics of time deposits from banks include. deposits can be withdrawn after the term expires. The Steps in register deposit closing book are : The steps in registering a deposit opening book are: date, name, address, account number, bilyet number, nominal, time period.

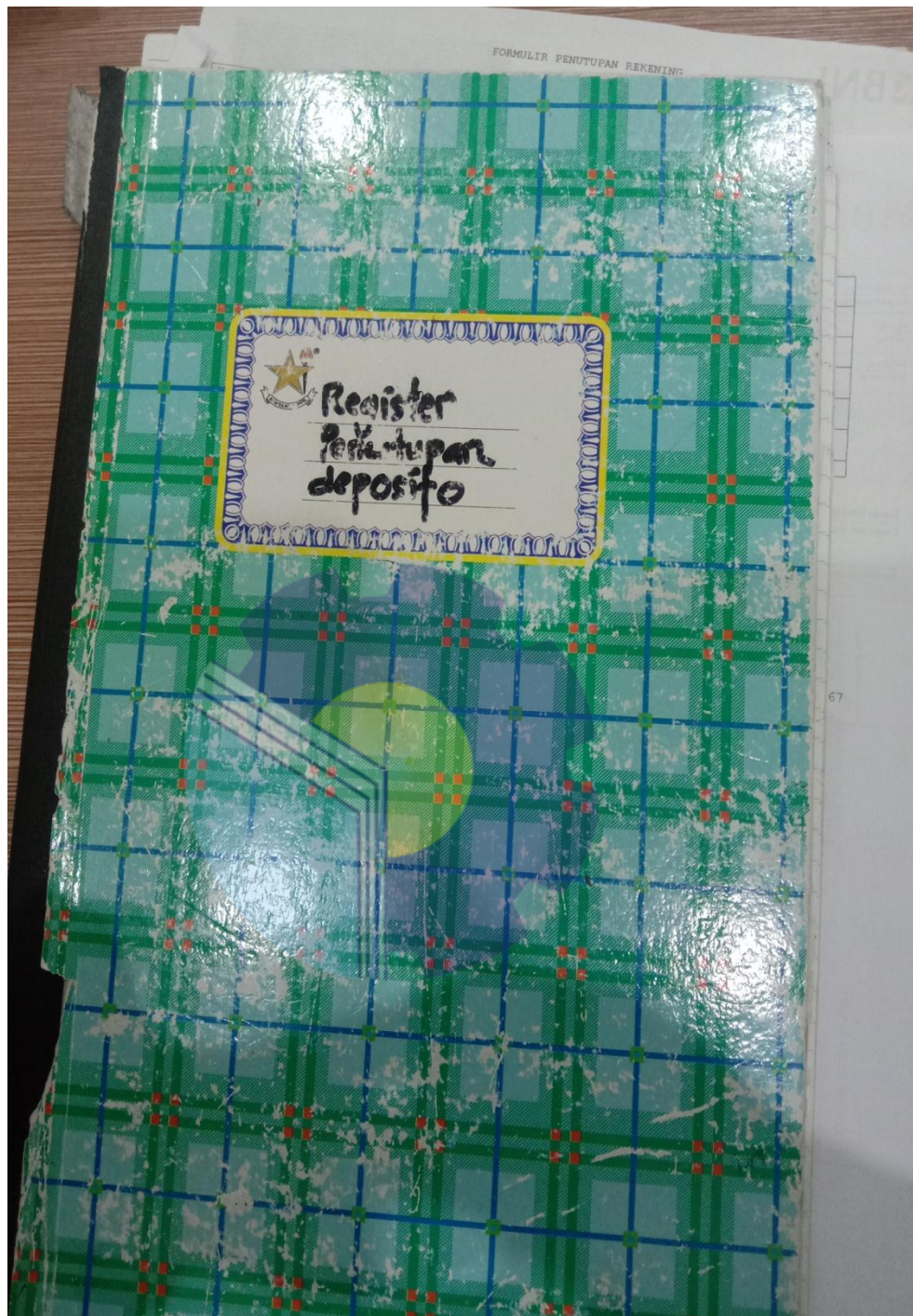


Figure 3.17 Register Deposit closing book

Source: Pcessed Data 2022

22. Register Atm instan GPN

GPN is a debit card that uses a chip to replace magnetic stripes in its security layer. By using this GPN card, bank customers can make payments

at all ATM machines and merchants that have the EDC GPN logo spread throughout Indonesia.

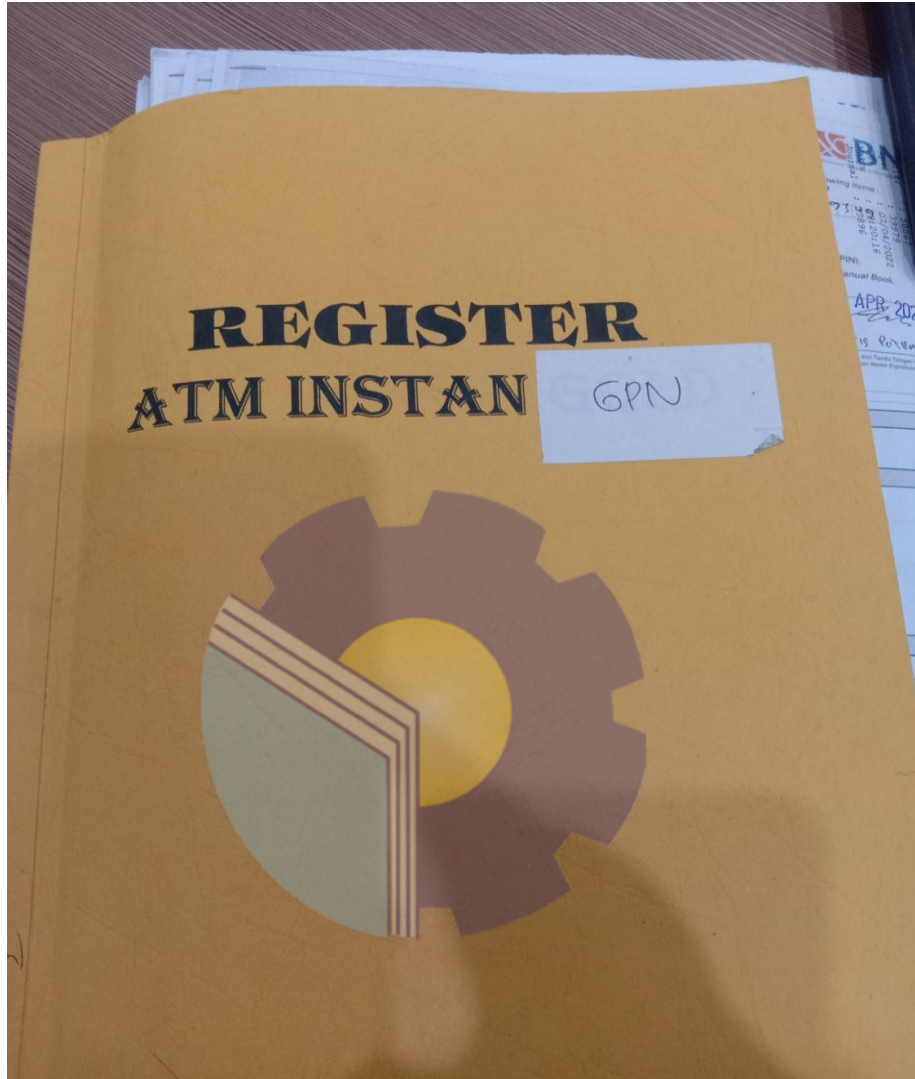


Figure 3.18 Register Atm Instan GPN

Source: Pcessed Data 2022

23. Archiving scholarship file high school students

Is the management of records of activities or sources of information that have usefulness in an orderly and planned manner, whether archives are created or received, so that they are easily found again if needed. An archive system that is organized optimally will facilitate the activities and goals of institutions, organizations, bodies and individuals.

Archive Function

In general, archives have functions to support administrative activities, decision-making tools, evidence of accountability, sources of information, and means of communication. In addition, it has primary and secondary functions.

1. The primary function is the use value of the archive based on the interests of the creator of the archive as a support when the task is in progress or after the activity is completed, be it by government, private, or individual institutions/agencies. Use values in primary archives include administrative, legal, financial, scientific and technological.
2. The secondary function is the use value of the archive based on the use not for the archive creator but for the interests of government, private, individual institutions/agencies and also other public interests as evidence and material for accountability. Secondary use value includes the use value of evidence and information.

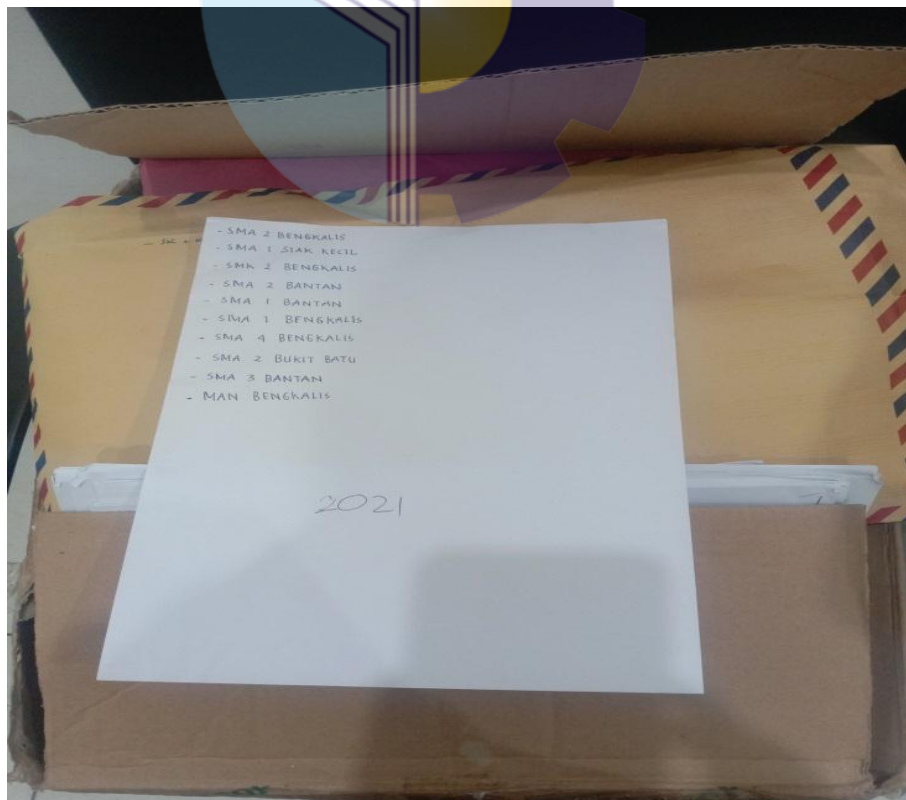


Figure 3.19 Register BNI Archiving scholarship file high school students
Source: Prosesseed Data, 2022

24. Input the Burekol file (Collective Account Book)

Burekol is a system for opening Salary Subsidized BSU funds by collectively opening the Himbara Bank network carried out by the Ministry of Manpower by communicating with BPJS Employment and the company where the recipient works.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	
	NAMA_INSTITUSI	NO_INDUK	KODE_PANGGILAN	NAMA_DEPAN	NAMA_TENGAH	NAMA_BELAKANG	JENIS_NASABAH	MEMILIKI_NPWP	NO_NPWP	WARGA	NEGARA	BAHASA	DOMISILI	KODE_AGAMA	TI
1	BADAN PUSAT STATISTIK	2148011	99	BANGUN		GURNING	01	N		ID		4	ID	1.0	
2	BADAN PUSAT STATISTIK	2148011	99	KHALIDI			01	N		ID		4	ID	1.0	
3	BADAN PUSAT STATISTIK	2148011	99	DAVID		FRANS	01	N		ID		4	ID	2.2	
4	BADAN PUSAT STATISTIK	2148011	99	ANDRA		SAHPUTRA	01	N		ID		4	ID	1.2	
5	BADAN PUSAT STATISTIK	2148011	99	SALBY		NURVADI	01	N		ID		4	ID	1.1	
6	BADAN PUSAT STATISTIK	2148011	99	FADLI	ACHMAD	NUR	01	N		ID		4	ID	1.0	
7	BADAN PUSAT STATISTIK	2148011	99	DUPA		AZANDA	01	N		ID		4	ID	1.1	
8	BADAN PUSAT STATISTIK	2148011	99	ERLAN	LIRENSIUS	GURNING	01	N		ID		4	ID	2.0	
9	BADAN PUSAT STATISTIK	2148011	99	SITI	HARTINAH	FITRI	01	N		ID		4	ID	1.0	
10	BADAN PUSAT STATISTIK	2148011	99	DESRINA			01	N		ID		4	ID	1.0	
11	BADAN PUSAT STATISTIK	2148011	99	YENI		ARISTA	01	N		ID		4	ID	1.2	
12	BADAN PUSAT STATISTIK	2148011	99	FATIM		MULIA	01	N		ID		4	ID	1.1	
13	BADAN PUSAT STATISTIK	2148011	99	NOFADHLI	AKBARI	NASUTION	01	N		ID		4	ID	1.0	
14	BADAN PUSAT STATISTIK	2148011	99	RAHMAT	SYAH	PUTRA	01	N		ID		4	ID	1.1	
15	BADAN PUSAT STATISTIK	2148011	99	ARI		PRAMONO	01	N		ID		4	ID	1.0	
16	BADAN PUSAT STATISTIK	2148011	99	LENY		SARI	01	N		ID		4	ID	1.0	
17	BADAN PUSAT STATISTIK	2148011	99	M.HANEEF		SEDIQIE	01	N		ID		4	ID	1.1	
18	BADAN PUSAT STATISTIK	2148011	99	M.RAKEL		SYAVIMA	01	N		ID		4	ID	1.0	
19	BADAN PUSAT STATISTIK	2148011	99	MUTA		YUNANDA	01	N		ID		4	ID	1.0	
20	BADAN PUSAT STATISTIK	2148011	99	RIFOY	PRASETYO	ARIANDY	01	N		ID		4	ID	1.2	
21	BADAN PUSAT STATISTIK	2148011	99	RIVO		KURNIAWAN	01	N		ID		4	ID	1.0	
22	BADAN PUSAT STATISTIK	2148011	99	DEWI		FITRI	01	N		ID		4	ID	1.2	
23	BADAN PUSAT STATISTIK	2148011	99	CAHYA		WATI	01	N		ID		4	ID	1.1	
24	BADAN PUSAT STATISTIK	2148011	99	MAYA		HARTATY	01	N		ID		4	ID	1.2	
25	BADAN PUSAT STATISTIK	2148011	99	TIARA		AFRIANA	01	N		ID		4	ID	1.1	
26	BADAN PUSAT STATISTIK	2148011	99	YOSI		FARINA	01	N		ID		4	ID	1.2	
27	BADAN PUSAT STATISTIK	2148011	99	FARRIQ		ARDLI	01	N		ID		4	ID	1.2	
28	BADAN PUSAT STATISTIK	2148011	99	RUDANTO		SITUNORANG	01	N		ID		4	ID	1.1	
29	BADAN PUSAT STATISTIK	2148011	99	SELWA		ROZA	01	N		ID		4	ID	1.1	
30	BADAN PUSAT STATISTIK	2148011	99	NOVI	AGIL	FAHLEVI	01	N		ID		4	ID	1.0	
31	BADAN PUSAT STATISTIK	2148011	99	SAMAH			01	N		ID		4	ID	1.1	
32	BADAN PUSAT STATISTIK	2148011	99	SESSY	AYU	WULAN DARI	01	N		ID		4	ID	1.2	
33	BADAN PUSAT STATISTIK	2148011	99												

Figure 3.20 Input Burekol File
Source: Processes Data 2022

25. Print the identity of the account book owner

Print customer data in the form of an ID card via the Population and Civil Registry Service (Disdukcapil) web.

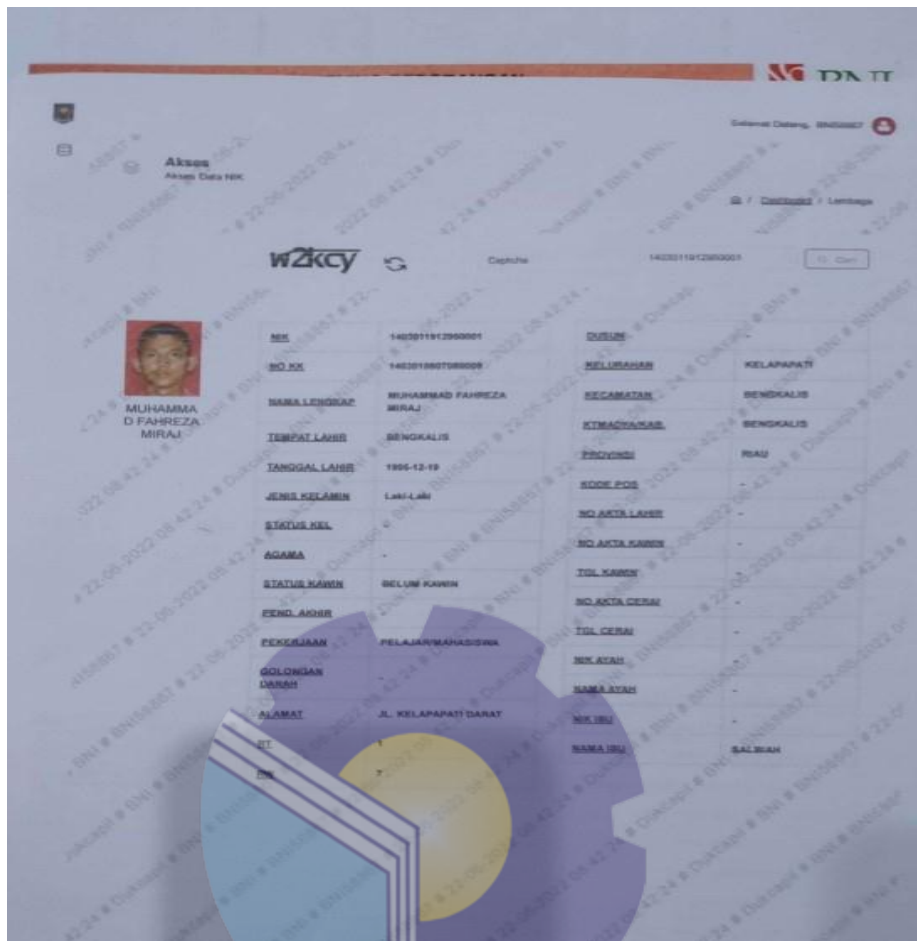


Figure 3.21 Identify Customers
Source: Processed Data 2022

- Archive the account opening file
Archive the BNI Taplus file and save it in a bundle so it's neat and when we need it we don't difficult.



Figure 3.22 Archive the Account Opening File
Source : Processed Data, 2022

27. Print bank statement

Current account is a history of transactions in an account that displays all information related to transactions. The information in question includes the inflow and outflow of money, both credit and debit, as well as the latest account balance



Figure 3.23 Print bank statement
Source: Prosesseed Data, 2022

3.3 Job Description Training Activities

Reports of tasks that have been carried out during the implementation of the Job Training at PT Bank BNI KCP Bengkalis in the Back Office and Front Office sections.

Table 3.1 Report of Job Training Activities (KP) Week 1
Date March 01th s/d 04th 2022

No.	Day/Date	Activity	Place of execution
1.	Tuesday March 01 th 2022	a. Introduction and giving directions regarding the regulations at the internship place b. Learn all the tasks in the Back Office section c. Print customer documents in the form of ID Card and Family Card d. Archive customer insurance files	Credit Administration
2.	Wednesday March 02 th 2022	a. Compile customer credit files b. Learn how to distribute social assistance funds c. Type a credit agreement (PK)	Credit Administration
3.	Thursday March 03 th 2022	National Holiday	
4.	Friday March 04 th 2022	Fill out the PEN link online	Credit Administration

Source: Processed Data 2022

The first week on Tuesday I printed out the customer's document files in the form of KK and KTP and archived the customer's insurance file. On Wednesdays I compiled customer credit files, learned how to distribute social assistance and typed in credit tools. Thursday is National Holiday and Friday I fill out the PEN link online.

Table 3.2 Report of Job Training Activities (KP) Week 2
Date March 07th s/d 11th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday March 07 th 2022	Distributing social assistance funds (ppkm)	Credit Administration
2.	Tuesday March 08 th 2022	Archive (failing) credit files	Credit Administration
3.		Fill out the application letter	Credit Administration

No.	Day/Date	Activity	Place of execution
	Wednesday March 09 th 2022	for Credit Life Insurance (AJK).	
4.	Thursday March 10 th 2022	Archive (failing) credit files	Credit Administration
5.	Friday March 11 th 2022	Archive (failing) credit files	Credit Administration

Source: Processed Data 2022

The second week on Monday I distributed social assistance. Tuesday I file the file (failing) credit. Wednesday I filled out a letter of application for Credit Life Insurance. Thursday and Friday I archive the file (failing) credits.

Table 3.3 Report of Job Training Activities (KP) Week 3
Date March 14th s/d 18th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday March 14 th 2022	Registering Fire Insurance Book	Customer Service
2.	Tuesday March 15 th 2022	a. Register your name and atm book b. Archive (failing) credit files	Credit Administration and Customer Service
3.	Wednesday March 16 th 2022	a. Archive (failing) credit files b. Distributing social assistance (ppkm)	Credit Administration
4.	Thursday March 17 th 2022	Archive files for opening BNI Taplus, Taplus Muda, and Tabunganku	Customer Service
5.	Friday March 18 th 2022	a. Archive (failing) credit files b. Distributing social assistance (ppkm)	Credit Administration

Source: Processed Data 2022

The third week on Monday I registered the Fire Insurance book. Tuesday I archived the credit file (failing) and registered the name and photo atm book. On Wednesday, I archived the credit file (failing) and distributed social assistance funds. On Thursday, I archived the BNI Taplus, Taplus Muda, etc. account files. On Friday I archived the credit file (failing) and distributed social assistance funds.

Table 3.4 Report of Job Training Activities (KP) Week 4
Date March 21th s/d 25th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday March 21 th 2022	Registering mobile banking book	Customer Service

No.	Day/Date	Activity	Place of execution
2.	Tuesday March 22 th 2022	a. Filing high school scholarship files. b. Distributing ppkm social assistance funds. c. Input the burekol file (Open a Collective Account)	Customer Service
3.	Wednesday March 23 th 2022	a. Archive (failing) credit files b. Input the burekol file (Open a Collective Account)	Credit Administration and Customer Service
4.	Thursday March 24 th 2022	Archive (failing) credit files	Credit Administration
5.	Friday March 25 th 2022	1. Distributing social assistance funds (ppkm)	Credit Administration

Source: Processed Data 2022

The fourth week on Monday I registered the mobile banking book. On Tuesday, I archived the high school scholarship file, distributed social assistance funds and entered the burekol file (Open a Collective Account). Wednesday I continued to input the burekol file and archive the credit (failing) file. Thursday I still archive the credit file (failing) and Friday I recap the Social Assistance report.

Table 3.5 Report of Job Training Activities (KP) Week 5
Date March 28th s/d April 01th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday March 28 th 2022	a. Social assistance report recapitulation b. Register Taplus Muda books	Credit Administration and Customer Service
2.	Tuesday March 29 th 2022	a. Register Taplus books b. Register Saving books	Credit Administration
3.	Wednesday March 30 th 2022	a. Register Taplus Gold books b. Register Saving books	Customer Service
4.	Thursday March 31 th 2022	a. Social assistance repost recapitulation b. Register Atm Instan Silver books	Credit Administration and Customer Service
5.	Friday April 01 th 2022	Register Saving books	Credit Administration

Source: Processed Data 2022

The fifth week on Monday I continued to recap the social assistance report and register the young taplus book. Tuesday I registered my taplus book and

savings book. On my Wednesday, I registered my Taplus Gold book and my savings book. On Thursday I recapitulated the social assistance report and registered the silver instant atm book. Friday I registered my savings book.

Table 3.6 Report of Job Training Activities (KP) Week 6
Date April 04th s/d 08th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday April 04 th 2022	Register Taplus Employee books	Customer Service
2.	Tuesday April 05 th 2022	Archive (failing) credit files	Credit Administration
3.	Wednesday April 06 th 2022	a. Social assistance report recapitulation b. Register Taplus books	Credit Administration and Customer Service
4.	Thursday April 07 th 2022	Social assistance report recapitulation	Credit Administration
5.	Friday April 08 th 2022	a. Register Taplus books b. Register Atm Instan Platinum books c. Register Atm Instan GPN books d. Archive (failing) credit files	Credit Administration and Customer Service

Source: Processed Data 2022

The sixth week on Monday I registered the employee taplus book. Tuesday I file the file (failing) credit. On my Wednesday, I registered the taplus book and recapitulated the social assistance report. On Thursday I recapitulated the social assistance report. On Friday, I registered the taplus book, platinum instant atm book, GPN instant atm book and archived the credit file (failing).

Table 3.7 Report of Job Training Activities (KP) Week 7
Date April 11th s/d 15th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday April 11 th 2022	Archive (failing) credit files	Credit Administration
2.	Tuesday April 12 th 2022	Archive (failing) credit files	Credit Administration
3.	Wednesday April 13 th 2022	Archive (failing) credit files	Credit Administration
4.	Thursday April 14 th 2022	Register Savings book	Customer Service
5.	Friday April 15 th 2022	National Holiday	

Source: Processed Data 2022

The sixth week on Monday to Wednesday I archive the credit file (failing). Thursday I registered my saving book and Friday is the national holiday.

Table 3.8 Report of Job Training Activities (KP) Week 8
Date April 18th s/d 22th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday April 18 th 2022	Archive (failing) credit files	Credit Administration
2.	Tuesday April 19 th 2022	Archive (failing) credit files	Credit Administration
3.	Wednesday April 20 th 2022	Archive (failing) credit files	Credit Administration
4.	Thursday April 21 th 2022	a. Archive (failing) credit files b. Distributing BSPS assistance to the Kelapapati community	Credit Administration and Customer Service
5.	Friday April 22 th 2022	Distributing BSPS assistance to the Dompas community (Bukit Batu)	Customer Service

Source: Processed Data 2022

The eighth week on Monday to Wednesday I archive the credit file (failing). On Thursday, I still archived the credit file (failing) and distributed BSPS assistance to the Kelapapati community. On Friday I distributed BSPS assistance to the Dompas community (Bukit Batu).

Table 3.9 Report of Job Training Activities (KP) Week 9
Date April 25th s/d 29th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday April 25 th 2022	a. Archive files account opening b. Type Credit Agreement	Credit Administration
2.	Tuesday April 26 ^h 2022	Type Credit Agreement	Credit Administration
3.	Wednesday April 27 th 2022	Register Taplus book	Customer Service
4.	Thursday April 28 th 2022	a. Register Taplus book b. Register Saving book	Customer Service
5.	Friday April 29 th 2022	National Holiday	

Source: Processed Data 2022

The ninth week on Monday I file the account opening and type the credit agreement. Tuesday I still continue to type the credit agreement. Wednesday I

registered taplus book. Thursday I registered my taplus book and savings book. Friday National Holiday.

Table 3.10 Report of Job Training Activities (KP) Week 10
Date May 02th s/d 06th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday May 02 th 2022	Eid Mubarak Day	Eid Mubarak Day
2.	Tuesday May 03 th 2022		
3.	Wednesday May 04 th 2022		
4.	Thursday May 05 th 2022		
5.	Friday Mei 06 th 2022		

Source: Processed Data 2022

The Tenth week on Monday, May 02th 2022 to Friday, May 06th 2022, Eid Mubarak Day.

Table 3.11 Report of Job Training Activities (KP) Week 11
Date May 09th s/d 13th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday May 09 th 2022	Archive (failing) credit files	Credit Administration
2.	Tuesday May 10 th 2022	Register Handling Complaint books	Customer Service
3.	Wednesday May 11 th 2022	Archive (failing) credit files	Credit Administration
4.	Thursday May 12 th 2022	Archive (failing) credit files	Credit Administration
5.	Friday May 13 th 2022	Register Atm nama & foto books	Customer Service

Source: Processed Data 2022

The eleventh week on Monday I file a credit (failing) file. Tuesday I registered the complaint handling book. Wednesdays and Thursdays I file a credit file (failing). Friday I register atm book name and photo.

Table 3.12 Report of Job Training Activities (KP) Week 12
Date May 16th s/d 20th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday May 16 th 2022	National Holiday	
2.	Tuesday May 17 th 2022	Archive (failing) credit files	Credit Administration

No.	Day/Date	Activity	Place of execution
3.	Wednesday May 18 th 2022	Register Taplus employee books	Customer Service
4.	Thursday May 19 th 2022	a. Register Taplus employee books b. Archive (failing) credit files	Credit Administration and Customer Service
5.	Friday May 20 th 2022	a. Register deposit books b. Register Deposit closing books c. Archive (failing) credit files	Credit Administration and Customer Service

Source: Processed Data 2022

The twelfth week on Tuesday I file a credit (failing) file. Wednesday I registered the employee taplus book. On Thursday, I continued to register the employee taplus book and archive the credit file (failing). On Friday I registered my deposit book, deposit closing book, my savings book and archived credit files.

Table 3.13 Report of Job Training Activities (KP) Week 13
Date May 23th s/d 27th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday May 23 th 2022	a. Register Taplus books b. Register Taplus Employee books	Customer Service
2.	Tuesday May 24 th 2022	Archive (failing) credit files	Credit Administration
3.	Wednesday May 25 th 2022	Register Taplus books	Customer Service
4.	Thursday May 26 th 2022	National Holiday	
5.	Friday May 27 th 2022	a. Register Taplus books b. Register Saving books	Customer Service

Source: Processed Data 2022

The thirteenth week on Monday I registered the taplus book and employee taplus book. Tuesday I file the file (failing) credit. Wednesday I registered taplus book. Thursday National Holiday. Friday I registered my taplus book and savings book

Table 3.14 Report of Job Training Activities (KP) Week 14
Date Mei 30th s/d Juny 03th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday Mei 30 th 2022	Print the social service Account Statement	Customer Service
2.	Tuesday Mei 31 th 2022		
3.	Wednesday Juny 01 th 2022		

No.	Day/Date	Activity	Place of execution
4.	Thursday Mei 02 th 2022		
5.	Friday Mei 03 th 2022		

Source: Processed Data 2022

The fourteenth Sunday, Monday to Friday, I print a social service statement of 12.000

Table 3.15 Report of Job Training Activities (KP) Week 15
Date July 06th s/d 10th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday July 06 th 2022	Register Taplus books	Customer Service
2.	Tuesday July 07 th 2022		
3.	Wednesday July 08 th 2022	Print the social service Account statement	
4.	Thursday July 09 th 2022		
5.	Friday July 10 th 2022		

Source: Processed Data 2022

The fifteenth week on Monday I registered the taplus book. Tuesday to Friday I continue to print the social service bank statement as much as 12,000.

Table 3.16 Report of Job Training Activities (KP) Week 16
Date July 13th s/d 17th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday July 13 th 2022	Print the social service Account statement	Customer Service
2.	Tuesday July 14 th 2022		
3.	Wednesday July 15 th 2022		
4.	Thursday July 16 th 2022		
5.	Friday July 17 th 2022		

Source: Processed Data 2022

The sixteenth Sunday, Monday to Friday, I continued to print the social service bank statement of 12.000.

Table 3.17 Report of Job Training Activities (KP) Week 17
Date July 20th s/d 24th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday July 20 th 2022	a. Register atminstan tappa books b. Register atm instan gpn books c. Archive (failing) credit files	Credit Administration and Customer Service
2.	Tuesday July 21 th 2022	a. Register Atm Instan GPN books b. Register Handling Complaint books c. Register Mobile banking books d. Register Atm Instan gold books	Customer Service
3.	Wednesday July 22 th 2022	a. Register Taplus books b. Register atm instan gpn books c. Register Mobile banking books	Customer Service
4.	Thursday July 23 th 2022	a. Register Taplus books b. Register reset pin & atm blokir books	Customer Service
5.	Friday July 24 th 2022	Register Tabunganku books	Customer Service

Source: Processed Data 2022

The seventeenth week on Monday I registered the gpn instant atm book, the tappa instant atm book and archived the credit file (failing). Tuesday I registered the gpn instant atm book, mobile banking book, complaint handling book, and gold instant atm book. On Wednesday, I registered the Taplus book, the gpn instant atm book and the mobile banking book. Thursday I registered the taplus book and the pin & atm block reset book. Friday register savings book.

Table 3.18 Report of Job Training Activities (KP) Week 18
Date July 27th s/d 30th 2022

No.	Day/Date	Activity	Place of execution
1.	Monday July 27 th 2022	Distributing social assistance	Credit Administration
2.	Tuesday July 28 th 2022	Distributing BSPS assistance to the Kelapapati community	Customer Service
3.	Wednesday July 29 th 2022	Distributing social assistance	Credit Administration
4.	Thursday July 30 th 2022	Archive BNI taplus files	Customer Service

Source: Processed Data 2022

The eighteenth week on Monday I distribute social assistance. Tuesday I distributed BSPS assistance to the Kelapapati community. Wednesday I distributed social assistance. Thursday I archived the bni taplus file.

3.4 Obstacle

While carrying out street vendors at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch of course the author has encountered obstacle and this incause delays in the implementation of street vendors. As for the obstacle and obstacle what practitioners face are as follows:

1. In the first week of implementing street vendors, the author is still adapting with the work environment so that the author is a little awkward in communicate and socialize with employees.
2. At the beginning of the Apprenticeship, the author did not know much about products of PT. Bank Negara Indonesia.
3. The lack of facilities provided by PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch, for example, is not sufficient in number Computer.

3.5 Solution of the Obstacle

Although the author experienced several obstacles during his carry out the apprenticeship at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch, the author can overcome these obstacles and obstacles well and can carry out PKL activities smoothly while carrying out street vendors at PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch as for the author's way of overcoming the obstacles during implementing street vendors are as follows:

1. At the first obstacle, in overcoming the difficulty of adjusting with the office environment, the author tries to get to know and communicate well with other employees during breaks. By communicating the author can better understand the conditions that exist in the field company through statements from employees.
2. In the second obstacle, the author tries to recognize and study the products

in PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch, via the internet and ask employees directly for help Practitioners understand the existing products.

3. To overcome the lack of facilities provided by PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub-Branch, in completing the task the author brings his own laptop.



CHAPTER IV

CONCLUSION AND SUGGESTION

4.1 Conclusion

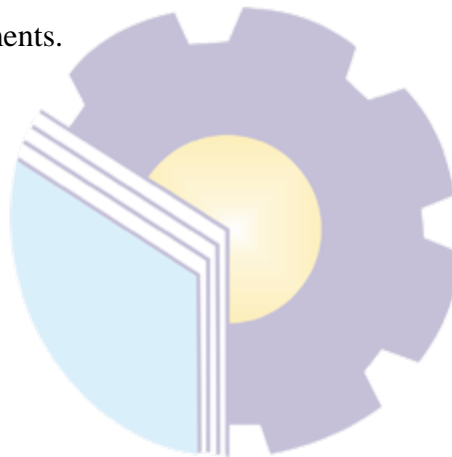
After doing apprenticeship in PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub-Branch, there are some conclusion drawn:

1. The practitioner gained a lot of experience such as how to work neatly and on time in completing a given job can improve self-quality in the world of work and can increase knowledge, insight, experience, abilities and skills in carrying out apprenticeship. And than the practitioner gains experience on how to work with other employees and earn the trust and the practitioner must responsible for the assigned tasks.
2. When we are at work and faced with a problem, we certainly can't just run away. Need to deal with it with a logical and realistic mind. This problem-solving ability is achieved by thinking broadly about the point of view of a problem and solving it wisely. Problem solving skills are important because in the daily world of work various kinds of problems will arise, so people who can solve them are needed.
3. The practitioner gains knowledge and learning about PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch especially in the credit administration and customer service
4. The practitioner learns that in getting to know a new environment in terms of the world of work, good interactions and adjustments are needed with the existing environmental conditions because it affects the feedback provided by the environment.

4.2 Suggestion

There are some suggestion for PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub - Branch:

1. PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch should pay attention to working hour. Some Department do not seem to have the same working hour.
2. PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch requires an additional number of employess, especially in the Customer position service considering the number of customers and to avoid long queues.
3. PT. Bank Negara Indonesia (Persero) Tbk. Bengkalis Sub Branch to provide adequate supporting facilities in its implementation apprenticeship, such as work desks, computer and printer.
4. PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub Branch needs to enlarge space of office especially for Credit Administration because keeps many documents.



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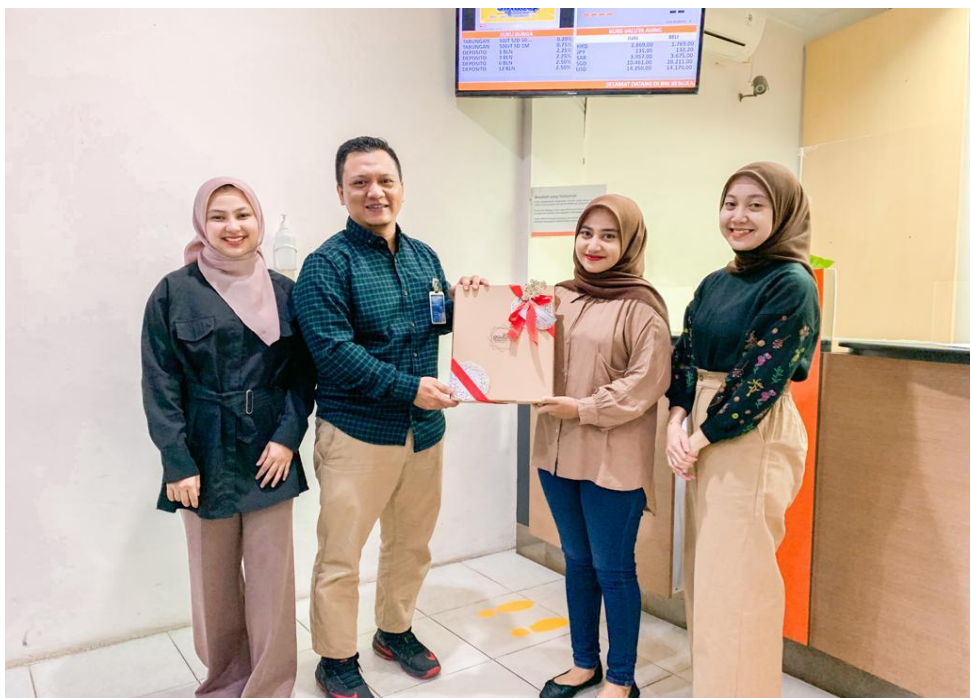
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APPENDICES

Appendix 1: Photo with employees of PT. Bank BNI KCP Bengkalis



Appendix 2: Letter of Statement



SURAT KETERANGAN
DMI/020/160A

Yang betanda tangan dibawah ini menerangkan bahwa:

Nama : Novi Ariska
Tempat/Tgl. Lahir : Bengkalis/23 November 1999
Alamat : Jl. Sekolah, Dompas, Sungai Pakning

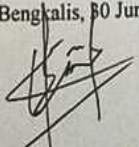
Telah melakukan Kerja Praktek pada perusahaan kami, PT. Bank Negara Indonesia (Persero) Tbk. Kantor Cabang Pembantu Bengkalis sejak tanggal 01 Maret 2022 sampai dengan 30 Juni 2022 sebagai tenaga Kerja Praktek (KP).

Selama bekerja di PT. Bank Negara Indonesia (Persero) Tbk. Kantor Cabang Pembantu Bengkalis, 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


Eko Ruswidyanto
Pimpinan

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 28712, Indonesia
www.bni.co.id

Appendix 3: Apprenticeship Assessment Sheet



PENILAIAN DARI PERUSAHAAN KERJA PRAKTEK
PT. BANK NEGARA INDONESIA (Persero) Tbk.
KANTOR CABANG PEMBANTU BENGKALIS

Nama : Novi Ariska
NIM : 5404181174
Program Studi : D4-Administrasi Bisnis Internasional
Politeknik Negeri Bengkalis

No.	Aspek Penilaian	Bobot	Nilai
1.	Disiplin	20%	95
2.	Tanggung Jawab	25%	95
3.	Penyesuaian Diri	10%	93
4.	Hasil Kerja	30%	98
5.	Perilaku secara umum	15%	94
	Total Jumlah (1+2+3+4+5)	100%	95

Keterangan :
Nilai : Kriteria
81 – 100 : Istimewa
71 – 80 : Baik Sekali
66 – 70 : Baik
61 – 65 : Cukup Baik
56 – 60 : Cukup

Catatan:

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

Bengkalis, 30 Juni 2022

Eko Ruswidyanto
Pimpinan

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 20712, Indonesia
www.bni.co.id

Appendix 4: Certificate of Apprenticeship



Appendix 5: Attendance List from Apprenticeship in March



**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

Name : Novi Ariska
Student's Identity Number : 5404181174
Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Tue, March 1 st , 2022	07:30	12.30	13:30	17:00	
2	Wed, March 2 nd , 2022	07:30	12.30	13:30	17:00	
3	Thu, March 3 rd , 2022	National Holiday				
4	Fri, March 4 th , 2022	07:30	12.00	13:30	17:00	
5	Sat, March 5 th , 2022	Holiday				
6	Sun, March 6 th , 2022					
7	Mon, March 7 th , 2022	07:30	12.30	13:30	17:00	
8	Tue, March 8 th , 2022	07:30	12.30	13:30	17:00	
9	Wed, March 9 th , 2022	07:30	12.30	13:30	17:00	
10	Thu, March 10 th , 2022	07:30	2.30	13:30	17:00	
11	Fri, March 11 th , 2022	07:30	12.00	13:30	17:00	
12	Sat, March 12 th , 2022	Holiday				
13	Sun, March 13 th , 2022					
14	Mon, March 14 th , 2022	07:30	12.30	13:30	17:00	
15	Tue, March 15 th , 2022	07:30	12.30	13:30	17:00	
16	Wed, March 16 th , 2022	07:30	12.30	13:30	17:00	
17	Thu, March 17 th , 2022	07:30	12.30	13:30	17:00	

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 28712, Indonesia
www.bni.co.id



18	Fri, March 18 th , 2022	07:30	12:00	13:30	17:00	
19	Sat, March 19 th , 2022	Holiday				
20	Sun, March 20 th , 2022					
21	Mon, March 21 st , 2022	07:30	12.30	13:30	17:00	
22	Tue, March 22 nd , 2022	07:30	12.30	13:30	17:00	
23	Wed, March 23 rd , 2022	07:30	12.30	13:30	17:00	
24	Thu, March 24 th , 2022	07:30	12.30	13:30	17:00	
25	Fri, March 25 th , 2022	07:30	12.00	13:30	17:00	
26	Sat, March 26 th , 2022	Holiday				
27	Sun, March 27 th , 2022					
28	Mon, March 28 th , 2022	07:30	12.30	13:30	17:00	
29	Tue, March 29 th , 2022	07:30	12.30	13:30	17:00	
30	Wed, March 30 th , 2022	07:30	12.30	13:30	17:00	
31	Thu, March 31 st , 2022	07:30	12.30	13:30	17:00	


Bengkalis, March 31st, 2022

Credit Administration of
PT. Bank Negara Indonesia (Persero) Tbk.
Bengkalis Sub Branches

Inna Hayatul Anuar
NPP. P058865

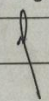
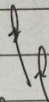
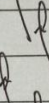
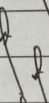
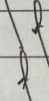
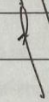
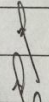
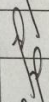
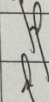

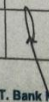
PT. Bank Negara Indonesia (Persero) Tbk
Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 28712, Indonesia
www.bni.co.id

Appendix 6: Attendance List from Apprenticeship in April



**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

Name : Novi Ariska
 Student's Identity Number : 5404181174
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Fri, April 1 st , 2022	07:30	12.30	13:30	17:00	
2	Sat, April 2 nd , 2022	Holiday				
3	Sun, April 3 rd , 2022					
4	Mon, April 4 th , 2022	07:30	12.30	13:30	17:00	
5	Tue, April 5 th , 2022	07:30	12.30	13:30	17:00	
6	Wed, April 6 th , 2022	07:30	12.30	13:30	17:00	
7	Thur, April 7 th , 2022	07:30	12.30	13:30	17:00	
8	Fri, April 8 th , 2022	07:30	12.00	13:30	17:00	
9	Sat, April 9 th , 2022	Holiday				
10	Sun, April 10 th , 2022					
11	Mon, April 11 th , 2022	07:30	12.30	13:30	17:00	
12	Tue, April 12 th , 2022	07:30	12.30	13:30	17:00	
13	Wed, April 13 th , 2022	07:30	12.30	13:30	17:00	
14	Thue, April 14 th , 2022	07:30	12.30	13:30	17:00	
15	Fri, April 15 th , 2022	National Holiday				
16	Sat, April 16 th , 2022	Holiday				
17	Sun, April 17 th , 2022					
18	Mon, April 18 th , 2022	07:30	12.30	13:30	17:00	

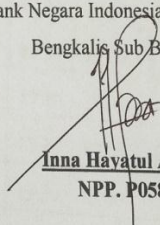
PT. Bank Negara Indonesia (Persero) Tbk
 Kantor Layanan Bengkalis
 Jalan A. Yani No. 12 - 14
 Bengkalis 28712, Indonesia
 www.bni.co.id



19	Tue, April 19 th , 2022	07:30	12.30	13:30	17:00	
20	Wed, April 20 th , 2022	07:30	12.30	13:30	17:00	
21	Thue, April 21 st , 2022	National Holiday				
22	Fri, April 22 nd , 2022	07:30	12.00	13:30	17:00	
23	Sat, April 23 rd , 2022	Holiday				
24	Sun, April 24 th , 2022					
25	Mon, April 25 th , 2022	07:30	12.30	13:30	17:00	
26	Tue, April 26 th , 2022	07:30	12.30	13:30	17:00	
27	Wed, April 27 th , 2022	07:30	12.30	13:30	17:00	
28	Thue, April 28 th , 2022	07:30	12.30	13:30	17:00	
29	Fri, April 29 th , 2022	National Holiday				
30	Sat, April 30 th , 2022	Holiday				


Bengkalis, April 30th, 2022

Credit Administration of
PT. Bank Negara Indonesia (Persero) Tbk.
Bengkalis Sub Branches


Inna Hayatul Anuar
NPP. P058865








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Kantor Layanan Bengkalis
Jalan A. Yani No. 12 - 14
Bengkalis 28712, Indonesia
www.bni.co.id

Appendix 7: Attendance List from Apprenticeship in May



**LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES**

Name : Novi Ariska
 Student's Identity Number : 5404181174
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Sun, May 1 st , 2022	Holiday				
2	Mon, May 2 nd , 2022	Eid Holiday				
3	Tue, May 3 rd , 2022					
4	Wed, May 4 th , 2022					
5	Thue, May 5 th , 2022					
6	Fri, May 6 th , 2022					
7	Sat, May 7 th , 2022	Holiday				
8	Sun, May 8 th , 2022					
9	Mon, May 9 th , 2022	07:30	12.30	13:30	17:00	
10	Tue, May 10 th , 2022	07:30	12.30	13:30	17:00	
11	Wed, May 11 th , 2022	07:30	12.30	13:30	17:00	
12	Thue, May 12 th , 2022	07:30	12.30	13:30	17:00	
13	Fri, May 13 th , 2022	07:30	12.00	13:30	17:00	
14	Sat, May 14 th , 2022	Holiday				
15	Sun, May 15 th , 2022					
16	Mon, May 16 th , 2022	National Day				
17	Tue, May 17 th , 2022	07:30	12.30	13:30	17:00	
18	Wed, May 18 th , 2022	07:30	12.30	13:30	17:00	

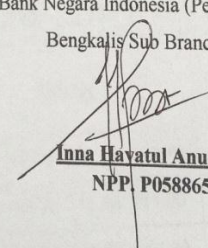
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 Jalan A. Yani No. 12 - 14
 Bengkalis 28712, Indonesia
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19	Thue, May 19 th , 2022	07:30	12.30	13:30	17:00	
20	Fri, May 20 th , 2022	07:30	12.00	13:30	17:00	
21	Sat, May 21 st , 2022	Holiday				
22	Sun, May 22 nd , 2022					
23	Mon, May 23 rd , 2022	07:30	12.30	13:30	17:00	
24	Tue, May 24 th , 2022	07:30	12.30	13:30	17:00	
25	Wed, May 25 th , 2022	07:30	12.30	13:30	17:00	
26	Thue, May 26 th , 2022	National Day				
27	Fri, May 27 th , 2022	07:30	12.00	13:30	17:00	
28	Sat, May 28 th , 2022	Holiday				
29	Sun, May 29 th , 2022					
30	Mon, May 30 th , 2022	07:30	12.30	13:30	17:00	
31	Tue, May 31 st , 2022	07:30	12.30	13:30	17:00	


Bengkalis, May 31st, 2022

Credit Administration of
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Appendix 8: Attendance List from Apprenticeship in June



LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA (Persero) Tbk.
BENGKALIS SUB BRANCHES

Name : Novi Ariska
 Student's Identity Number : 5404181174
 Time : 07:30 WIB – 17:00 WIB

No.	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Wed, June 1 st , 2022	National Holiday				
2	Thu, June 2 nd , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
3	Fri, June 3 rd , 2022	07:30	12.00	13:30	17:00	<i>[Signature]</i>
4	Sat, June 4 th , 2022	Holiday				<i>[Signature]</i>
5	Sun, June 5 th , 2022					
6	Mon, June 6 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
7	Tue, June 7 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
8	Wed, June 8 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
9	Thue, June 9 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
10	Fri, June 10 th , 2022	07:30	12:00	13:30	17:00	<i>[Signature]</i>
11	Sat, June 11 th , 2022	Holiday				<i>[Signature]</i>
12	Sun, June 12 th , 2022					
13	Mon, June 13 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
14	Tue, June 14 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
15	Wed, June 15 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
16	Thue, June 16 th , 2022	07:30	12.30	13:30	17:00	<i>[Signature]</i>
17	Fri, June 17 th , 2022	07:30	12:00	13:30	17:00	<i>[Signature]</i>
18	Sat, June 18 th , 2022	Holiday				<i>[Signature]</i>

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19	Sun, June 19 th , 2022	Holiday				
20	Mon, June 20 th , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
21	Tue, June 21 st , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
22	Wed, June 22 nd , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
23	Thue, June 23 rd , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
24	Fri, June 24 th , 2022	07:30	12:00	13:30	17:00	<i>[Signature]</i>
25	Sat, June 25 th , 2022	Holiday				
26	Sun, June 26 th , 2022	Holiday				
27	Mon, June 27 th , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
28	Tue, June 28 th , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
29	Wed, June 29 th , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>
30	Thue, June 30 th , 2022	07:30	12:30	13:30	17:00	<i>[Signature]</i>

Bengkalis, June 30th, 2022

Credit Administration of
PT. Bank Negara Indonesia (Persero) Tbk.
Bengkalis Sub Branches

[Signature]
Inna Hayatul Anuar
NPP. P058865

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