

**APPRENTICESHIP REPORT**  
**PT. BANK RIAU KEPRI BENGKALIS**  
**SUB BRANCHES**

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**INTERNATIONAL BUSINESS ADMINISTRATION**  
**STUDY PROGRAM**  
**BUSINESS ADMINISTRATION DEPARTMENT**  
**STATE POLYTECHNIC OF BENGKALIS**  
**BENGKALIS – RIAU**  
**2021**


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**PT. BANK RIAU KEPRI BENGKALIS**  
**SUB BRANCHES**

Written as one of the conditions for completing Apprenticeship



**YUSUF WAHYUDI**  
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Bengkalis, 03 Juni 2021

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## PREFACE

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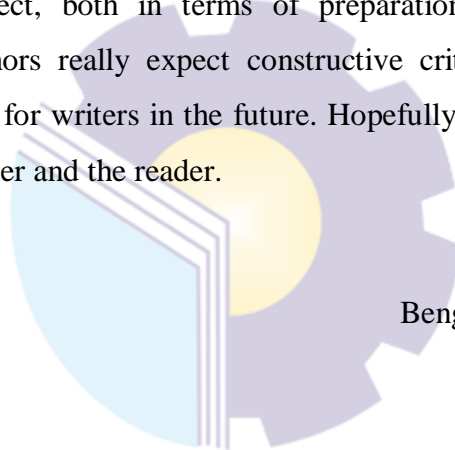
The authors also express their gratitude to all employees of PT Bank Riau Kepri Bengkalis Sub-branches who are very kind, friendly and accept the writers to join and have an opportunity to become one of the family members of PT Bank Riau Kepri Bengklais Sub-branches.

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



Bengkalis,

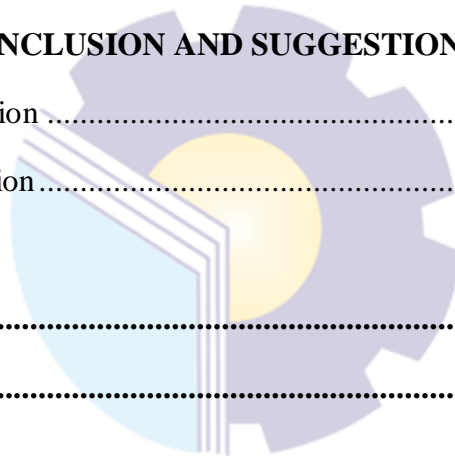
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# CHAPTER I

## INTRODUCTION

### 1.1 Background of the Apprenticeship

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

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

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

Professionals. Thus, since 2000 until now the State Polytechnic of Bengkalis has 9 (eight) majors with 20 (twenty) study programs.

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

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

In this program, specifically for International Business Administration students in semester 7 (seven) practical work activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to do this program, the practical work coordinator provides several options or options for practical work places to students. Then, from some of these options the author is interested in carrying out practical work in the financial sector, namely banking at PT Bank Riau Kepri Bengkalis Branch.

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

Resolution. General Shareholders (GMS) dated June 26, 2002, the legal form of the Regional Company was changed to a Limited Liability Company.

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

### **1.2. Purpose of the Apprenticeship**

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

1. To describe job descriptions during practical work.
2. To know the place and time of practical work.
3. To explain practical workplace systems and procedures.
4. To find out the obstacles and solutions during practical work.

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

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

#### **1. For Students**

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

- 1) Get a certificate from the company if you have completed the practical work program.
- 2) Get pocket money and transportation according to the agreement between the practical work participants and the company.
- 3) Students can develop work relationships and add experience to their resumes.

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

## 2. For Companies

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

- 1) The company will receive labor assistance from students who do practical work so that the work becomes a little lighter and easier.
- 2) The company will be recognized by academics and the world of education.

## 3. For State Polytechnic of Bengkalis

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

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

## **CHAPTER II**

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

#### **2.1 Company Profile**

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



**Figure 2.1 Dang Merdu Tower of Bank Riau Kepri**  
*Source: Processed Data, 2021*

Figure 2.1 shows the Dang Merdu Tower of Bank Riau Kepri which is the Head Office of Bank Riau Kepri. In 2004, PT Bank Riau opened PT Bank Riau Syariah, by making a letter of application to Bank Indonesia on January 29, 2004, then approved by Bank Indonesia on February 27, 2004. Then, on May 21, 2014 PT Bank Riau applied for an operational permit Bank Riau Syariah, and was permitted in June 2004 to start operations. On July 1, 2004, Riau was divided into

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

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

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

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

### 2.1.1. Bank Riau Riau Islands Logo



**Figure 2.2 Logo of PT Bank Riau Kepri**

*Source: Processed Data, 2021*

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

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

### 2.1.2. Philosophy Bank Riau Logo

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

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



### 3. Grow

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

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

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

## 2.2. Vision and Mission

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

### 1. Vision

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

## 2. Mission

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

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

### 2.3. Kind of Business

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

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

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

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

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

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

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

#### **2.4. Organization Structure**

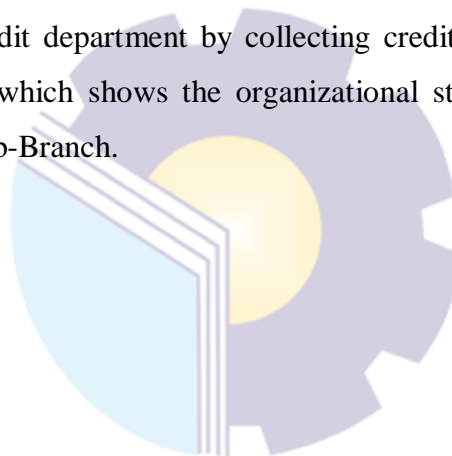
The organizational structure of PT Bank Riau Kepri Panam Sub-Branch is a type of functional organizational structure, namely the organizational structure based on the function of each component. PT Bank Riau Kepri Bengkalis Sub-Branch has 3 (three) leaders, namely the Sub-Branch Leader who is tasked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

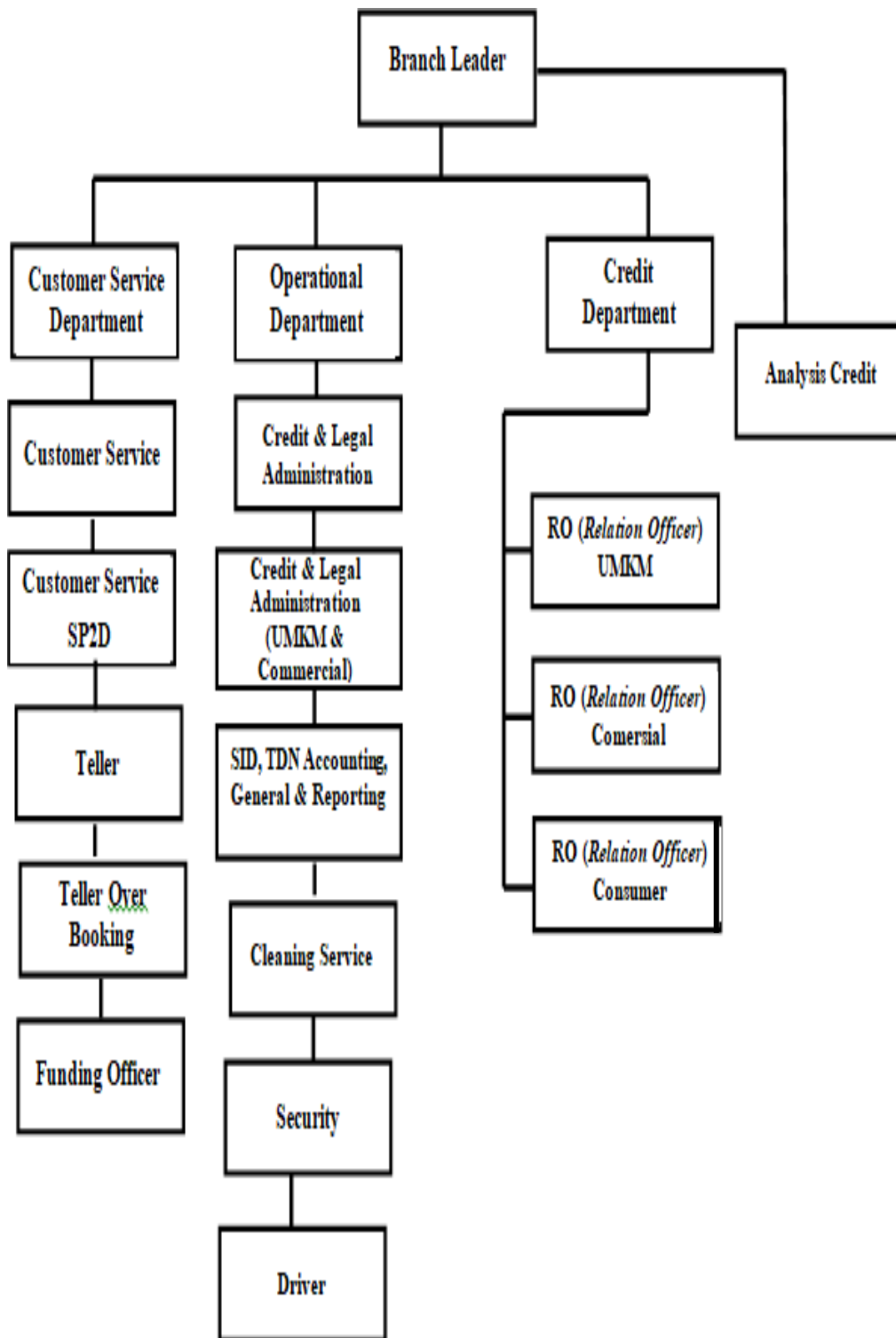
Head of Operational Section (Pinsi) in charge of being responsible for all operations at PT. Bank Riau Kepri Bengkalis Sub-Branch in conducting transactions, as well as other activities that take place at the Bank. This section also makes daily and monthly financial reports for branch offices. And responsible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

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

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

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





**Figure 2.3 Organizational Structure of PT. Bank Riau Kepri**  
*Source: Processed Data, 2021*

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

1. Branch Leader

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

2. Customer Service Department

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

a. Customer Service

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

b. SP2D (*Surat Perintah Pencairan Dana*)

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

c. Teller

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

d. Teller Over Booking

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

e. Funding Officer

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

3. Operational Department

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

a. Credit and Legal (Consumer)

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

b. Credit and Legal (UMKM & Commercial)

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

c. SID, TDN Accounting, General, Reporting

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

d. Cleaning Service

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

e. Security

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

f. Driver

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

4. Credit Department

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

a. RO (Relation Officer) of UMK

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

b. RO (Relation Officer) of Commercial

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

c. RO (Relation Officer) of Consumer

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

d. Credit Analyst

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

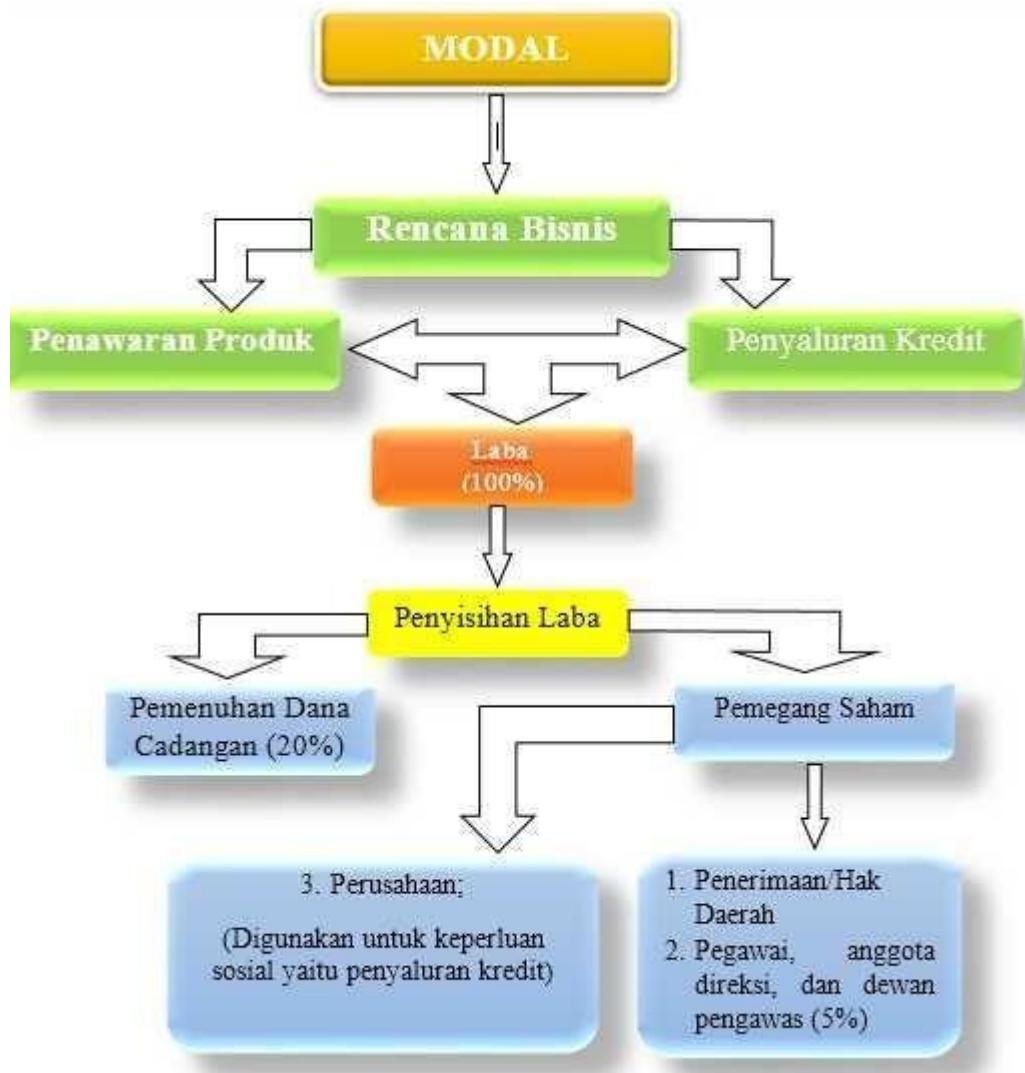
**2.5. The Working Process**

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

**2.5.1. The Business Process of PT Bank Riau Kepri**

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





**Figure 2.4 Business Process of PT Bank Riau Kepri**

*Source: Process Data 2021*

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

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

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

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

### **2.5.2. The Working Process of PT Bank Riau Kepri**

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

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

Guna) KAG.

- f. Calculate and post meal money.
- g. Receive and register incoming and outgoing letters from the head office, branch offices and the general public.
- h. Manage office inventory and monthly office stationery supplies.
- i. Manage intermediary accounts.
- j. Posting debit and credit notes.
- k. Processing remittances (KU) Returns.
- l. Maintain and maintain the confidentiality of the operating password for the Bank's computer system which is his responsibility.

2. Credit Administration Division

Given the authority and responsibility to perform the following tasks:

- a. Provide a smile and excellent service to all customers and prospective customers.
- b. Provide an explanation of the products and services provided by the Bank to customers and prospective customers.
- c. Make agreements for Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
- d. Registering each agreement for Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
- e. Processing the disbursement of Multipurpose Credit (KAG), Micro Business Loans (KUM), and People's Business Credit (KUR), Home Ownership Loans (KPR).
- f. Archive credit documents in accordance with the specified archive number.
- g. Submit a claim for life insurance and collateral in the event of a claim from a customer.
- h. Print a list of collective installment bills every month.
- i. Create and register a letter of guarantee receipt for customers.

- j. Make credit installment deposits and debit notes for credit installments.
- k. Maintain and maintain the confidentiality of the operating password for the Bank's computer system for which it is responsible.

3. *Customer Service*

Given the authority and responsibility to perform the following tasks:

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

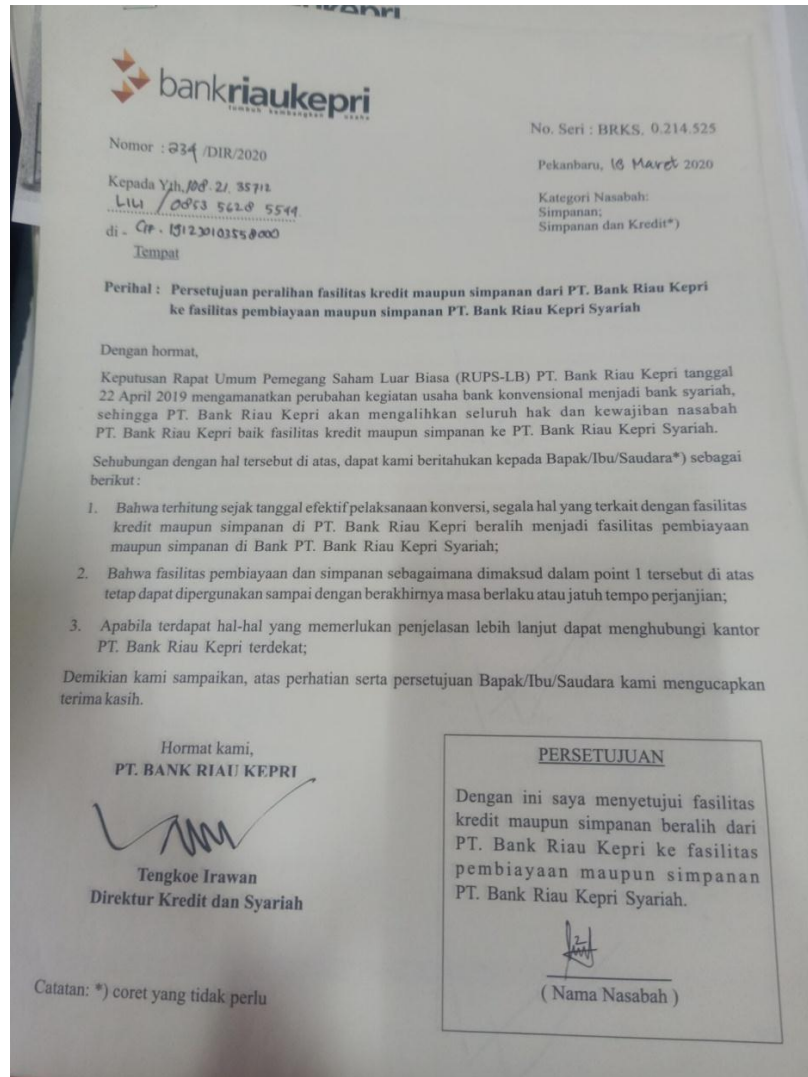
4. KASDA (Regional Treasury)

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

## 2.6. Document Used for Activity

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

1. Letter of approval for the transfer from Bank Riau Kepri to Bank Riau Kepri Syariah.



**Figure 2.5 Letter of approval for the transfer from Bank Riau Kepri to Bank Riau Kepri Syariah.**

*Source: Processed Data, 2021*

Figure 2.5 is a letter of approval for customers that all facilities related to credit and savings are transferred from PT. Bank Riau Kepri to the financing and savings facilities of PT. Bank Riau Riau Kepri Syariah. Which is given when the customer makes a transaction at PT. Bank Riau Kepri.

2. SP2D (Warrant for Disbursement of Funds)

Bank Yang Ditunjuk

PEMERINTAH KABUPATEN BENGKALIS		SURAT PERINTAH PENCAIRAN DANA (SP2D)	
Nomor SPM : 09.0103.00000403.S1.03.1.04.0.00.05.0000M012021		Nomor : 09.0104.00001904.S1.03.1.04.0.00.05.0000M012021	
Tanggal SPM : 16 Februari 2021		Dari : KUASA BUD	
SKPD : Dinas Pekerjaan Umum dan Penataan Ruang		Tahun Anggaran : 2021	
Bank Pengirim : Bank Riau Kepri Cabang Bengkalis Cabang Bengkalis			
Hendaklah mencairkan / memindahbukukan dari bank Rekening Nomor : 158-02-00180			
Uang sebesar : Rp. 159.348.000,00 (berbilang) : Seratus lima puluh sembilan juta tiga ratus empat puluh delapan ribu rupiah)			
Kepada : SYAIFUL RIAL, CV AL-HIDAYAH PESISIR			
NPWP : 00.322.132.2-219.000			
No. Rekening Bank : 108.08.01037			
Bank Penerima : Bank Riau Kepri Cab. Bengkalis			
Keperluan Untuk : Belanja Modal Jalan Lainnya Untuk Pembayaran Pertama (Terakhir) Atas Pekerjaan Pengasian Material Konstruksi Pemeliharaan Rutin Jalan Di Kecamatan Mandau (Swakelola) Burda Jalan Duku Kel. Air Jamban (400 M x 3,5M) (1 Paket)			
Pagu Anggaran : Rp. 61.937.280.000,00			
No.	KODE REKENING	URAIAN	JUMLAH (Rp)
1	1.03.10.2.01.	Penyelenggaraan Jalan Kabupaten/Kota	159.348.000,00
	1.03.10.2.01.11.	Pemeliharaan Rutin Jalan	159.348.000,00
1	5.2.04.01.01.0010.	Belanja Modal Jalan Lainnya	159.348.000,00
Jumlah:			159.348.000,00
No.	Uraian/No Rekening	Jumlah (Rp)	Keterangan
1	9	-	-
Jumlah:			-
No.	Uraian	Jumlah (Rp)	Keterangan
1	PPN 4 (2)	2.857.236,00	
2	PPN 10%	14.486.182,00	
3		17.383.418,00	
Jumlah:			17.383.418,00
SP2D yang dibayarkan		Rp. -	159.348.000,00
Jumlah yang diterima		Rp. -	-
Jumlah Potongan		Rp. -	159.348.000,00
Jumlah yang dibayarkan		Rp. -	-
Uang Sejumlah : ( Seratus lima puluh sembilan juta tiga ratus empat puluh delapan ribu rupiah )			
<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <b>TELAH DIBAYAR LUNAS</b>  <b>TANGGAL : 19 FEB 2021</b> </div>			
<p>Lembar 1 : Bank yang ditunjuk                  Lembar 2 : Pengguna Anggaran/Kuasa Pengguna Anggaran                  Lembar 3 : Arsip Kuasa BUD                  Lembar 4 : Pihak Penerima</p>			

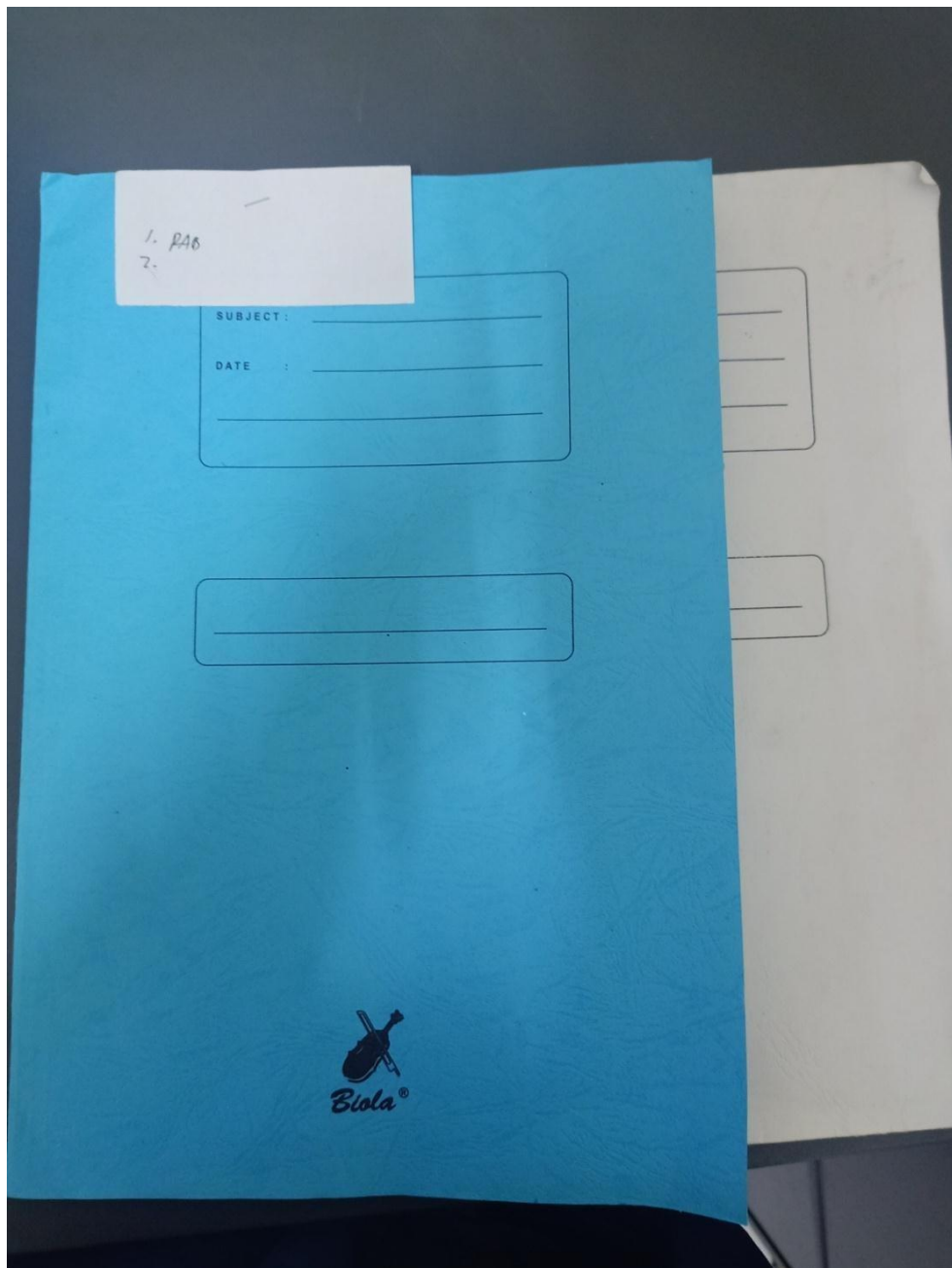
Figure 2.6 SP2D (Warrant for Disbursement of Funds)

Source: Processed Data, 2021

Figure 2.6 is Fund Disbursement Order or SP2D sheet is an order issued by KPPN (State Treasury Service Office) as the State Treasurer General (BUN) for the implementation of expenditure on the burden of APBN (State Revenue and Expenditure Budget) based on SPM (Payment Order).



### 3. KAG Customer Files



**Figure 2.7 KAG Customer Files (A variety of Guna Credit)**  
*Source: Processed Data, 2021*

Figure 2.7 is a customer file that applies for a KAG loan, this file will be used by the bank to obtain information about the customer. Which consists of KTP, KK, Marriage Book, Certificate, and Salary Details.

4. Individual Account Opening Form

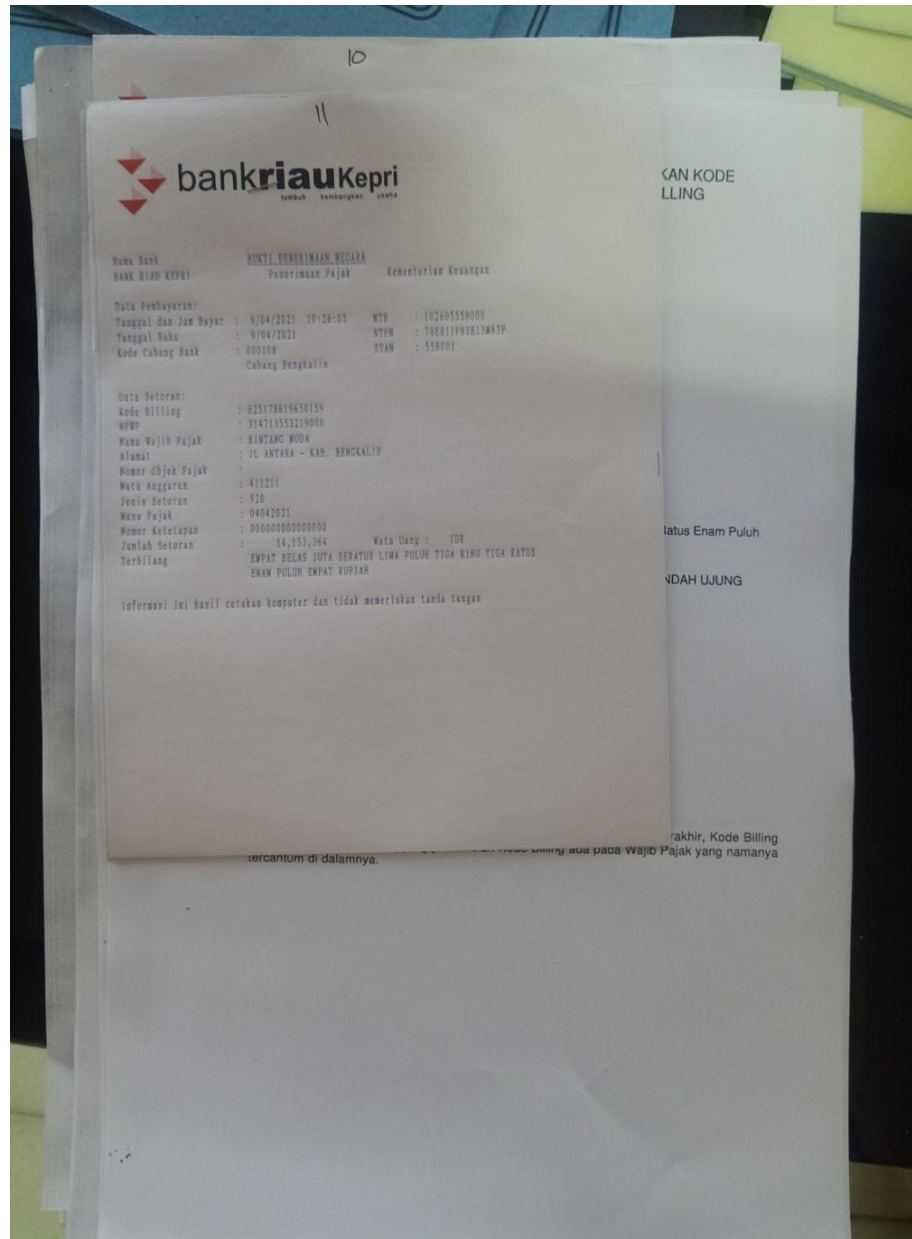
Figure 2.8 Individual Account Opening Form

Source: Processed Data, 2021

Figure 2.8 is a form given by the bank to customers who want to open individual savings/accounts. This form contains information related to the customer in question. Filling out this form is the first step that must be taken by prospective customers who want to open a savings account at PT. Riau Islands Bank. After filling out this individual account opening form, the customer can proceed to the next stage.



5. Corporate Tax Sheet



**Figure 2.9 Corporate Tax Sheet**  
*Source: Processed Data, 2021*

Figure 2.9 is a corporate tax sheet, this sheet will be attached to the SP2D intended for companies from the relevant agencies. This tax sheet will be printed after the teller processes the posting for the tax.

6. SimPel Customer E-KTP Sheet

**bankriaukepri** DATA NASABAH (E-KTP)

Alamat  
JL. PANGLIMA MINAL  
RT 002/RW 001  
Kelurahan  
Senggoro  
Kecamatan  
Bengkalis  
Provinsi  
Riau  
Kewarganegaraan  
WNI

NIK/No e-KTP  
1403010304039453  
Nama Nasabah  
MOHD. IQBAL  
Agama  
Tempat/Tanggal Lahir  
BENGLIS/2003-04-03  
Jenis Kelamin  
LAKI-LAKI  
PELAJAR/MAHASISWA  
BELUM KAWIN  
TIDAK TAHU

No Image Yet  
Status Pekerjaan  
Status Menikah  
Golongan Darah

1403010304039453

Bengkalis, 01 Maret 2021  
PT. Bank Riau Kepri

\*Data ini merupakan hasil verifikasi direktorat jendral kependudukan dan pencatatan sipil

No Hp: 0893-8392-7327  
Nama Ibu: Masniri  
020.34.88604  
2104

**Figure 2.10 Customer E-KTP Sheet**

*Source: Processed Data, 2021*

Figure 2.10 is an E-KTP sheet used for student savings, this sheet is used as a substitute for an ID card which is the main requirement in making a savings account. Because this deposit is for students, what is needed is the E-KTP sheet of the customer in question as a substitute for the ID card.

## **CHAPTER III**

### **SCOPE OF THE APPRENTICESHIP**

#### **3.1. Job Description**

At PT Bank Riau Kepri Bengkalis Sub-Branch, the author was placed in the KASDA (Regional Treasury) section, but the author was also asked to do some work in the Marketing/Credit Section, General Section, and Customer Service Section. The KASDA section is the part where all the disbursement processes and for offices, villages, companies will be carried out. The posting process will be carried out at the KASDA section, where the money disbursed is in accordance with the nominal in the SP2D which has been approved by BPKAD. In this KASDA section the author is given several powers and responsibilities to carry out the following tasks:

1. Receive SP2D
2. SP2D input
3. Printing Debit Note
4. SP2D Separation
5. Corporate Tax Separation
6. Legalization of KASDA Deposit Slip

In the Marketing/Credit Section, the author is given the following powers and responsibilities:

1. Register KAG/PAG.
2. Prepare Loan Form
3. Printing Bills and Cover Letters.

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

1. Registration and archiving incoming mail
2. Register and archive outgoing mail
3. Provide excellent service to customers and prospective customers.

In the Customer Service section, the author has the following authorities and responsibilities:

1. Savings Account Opening Form
2. ATM Card Making Form
3. Put a stamp on the passbook
4. Register and archive

### 3.2. Place of Apprenticeship

Practical Work is carried out after students occupy semester VII, while the Apprenticeship activities last for approximately four (4) months, starting from February 02 2021 to June 02 2021 at PT Bank Riau Kepri Capem Bengkalis located on Jl. Pahlawan, No. 15A Bengkalis Urban Village, Bengkalis District, Bengkalis Regency, Riau Province. With entry conditions starting at 07.30 to 16.30 WIB for Monday-Thursday and from 07.30 to 17.00 WIB for Friday.

**Table 3.2 Daily Activities of February 02nd, 2021 to February 05th, 2021**

No	Date and time	Description of activities	Assignor
1	Tuesday, 02 February 2021	1. Learn to separate credit transfer files from Bank Riau Kepri Konven to Sharia. 2. Followed by separating the file.	KASDA Section & Customer Service Section
2	Wednesday, 03 February 2021	1. Continuing File Split. 2. Input customer data on the Riau Kepri Bank Portal. 3. Record CIF (Customer Information File). 4. Scanning Customer Files	KASDA Section & Customer Service Section
3	Thursday, 04 February 2021	1. Continuing File Split. 2. Input customer data on the Riau Kepri Bank Portal. 3. Record CIF (Customer Information File).	KASDA Section & Customer Service Section
4	Friday, 05 February 2021	1. Input customer data on the Riau Kepri Bank Portal. 2. Record CIF (Customer Information File). 3. Input the scanned file.	KASDA Section & Customer Service Section

*Source: Processed Data 2021*

Table 3.2 is the author's first week of practical work activities. This week the author is taught how to separate the file for transferring credit from Conventional Riau Kepri Bank to Sharia. Learn how to input customer data and

record the customer's CIF number. After being studied, the writer was asked to immediately continue doing the work that had been taught. After all the files have been separated, the writer then scans the files for input into the Bank Riau Kepri portal.

**Table 3.3 Daily Activities of February 08th, 2021 to February 12th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 08 February 2021	1. Studying the KAG Register 2. Registering KAG 3. Perform File Split.	Customer Service & Marketing/Credit Section Bagian
2	Tuesday, 09 February 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
3	Wednesday, February 10, 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
4	Thursday, 11 February 2021	1. Closing Payment Teller 2. Accompanying employees of Bank Riau Kepri deliver parsley.	Teller & Marketing/Credit Department Bagian
5	Friday 12 February 2021	Lunar Holidays	-

Source: *Processed Data 2021*

Table 3.3 is the second week of February the author carried out the same activities as the first week, but this week there was additional learning about the KAG customer credit register (Kredit Aneka Guna), closing the payment of one of the Teller Bank Riau Kepri. And accompanied one of the employees of Bank Riau Kepri to deliver parsley to Chinese customers in commemoration of the Chinese New Year.

**Table 3.4 Daily Activities of February 15th, 2021 to February 19th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 15 February 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Tuesday, February 16, 2021	1. Closing Payment Teller 2. Registering KAG 3. Learn the separation of SP2D (Warrant for Disbursement of Funds) 4. Separate SP2D (Warrant for	Teller Section, Marketing/Credit Section & KASDA Section

		Disbursement of Funds)	
3	Wednesday, 17 February 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, February 18, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Receive and give a stamp "paid in full" on SP2D.	Teller Section, Marketing/Credit Section & KASDA Section
5	Friday February 19, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Receive and give a stamp/stamp "paid in full" on SP2D.	Teller Section, Marketing/Credit Section & KASDA Section

Source: Processed Data 2021

Table 3.4 is the third week of February the author carries out the same activities as the second week, but this week there is an additional lesson regarding the separation of SP2D files (Warranty for Disbursement of Funds) and the issuance of a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD.

**Table 3.5 Daily Activities of February 22nd, 2021 to February 26th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 22 February 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Tuesday, 23 February 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, Marketing/Credit Section & KASDA Section
3	Wednesday, February 24, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, February 25, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, Marketing/Credit Section & KASDA Section
5	Friday February 26, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section & KasDA Section Bagian

Source: Processed Data 2021

Table 3.5 is the fourth week of February, the authors carry out the same activities as the third week in February.

**Table 3.6 Daily Activities of March 01st, 2021 to March 05th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 01 March 2021	1. Closing Payment Teller 2. Registering KAG 3. Input SimPel Customer data for E-KTP.	Teller & Marketing/Credit Department Bagian
2	Tuesday, 02 March 2021	1. Closing Payment Teller 2. Input SimPel Customer data for E-KTP.	Teller Section & Customer Service Section.
3	Wednesday, 03 March 2021	1. Closing Payment Teller 2. Registering KAG	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, 04 March 2021	1. Closing Payment Teller 2. Registering KAG 3. Fill out the Individual Account Opening Form for SimPel.	Teller Section, Marketing/Credit Section & KASDA Section
5	Friday 05 March 2021	1. Closing Payment Teller 2. Take JASARAHARJA deposit slip.	Teller Section & KasDA Section Bagian

Source: Processed Data 2021

Table 3.6 is the first week of March the author carried out the same activities with several activities in February. However, there are additional activities, namely inputting SimPel (Student Savings) customer data and printing the customer's E-KTP, as well as filling in the Individual Account Opening Form for SimPel (Student Savings). The data entered and the form filled out are customer data for students at SMK 3 Bengkalis.

**Table 3.7 Daily Activities of March 08th, 2021 to March 12th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 08 March 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Tuesday, 09 March 2021	Sick	-
3	Wednesday, March 10, 2021	1. Closing Payment Teller 2. Registering KAG 3. Receive and give a stamp/stamp "paid in full" on SP2D.	Teller Section, Marketing/Credit Section & KASDA Section



4	Thursday, March 11, 2021	Holiday	-
5	Friday March 12, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, Marketing/Credit Section & KASDA Section

Source: Processed Data 2021

Table 3.7 is the second week of March the author carried out the same activities as the activities in the first week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customers' credit, separating SP2D files (Warrant for Disbursement of Funds) and giving a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD.

**Table 3.8 Daily Activities of March 15th, 2021 to March 19th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, March 15, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Doing Corporate Tax Separation	Teller Section, Marketing/Credit Section & KASDA Section
2	Tuesday, March 16, 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D. 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section & KASDA Section.
3	Wednesday, March 17, 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D. 3. Separate SP2D (Warrant for Disbursement of Funds)	Teller Section, & KASDA Section
4	Thursday, March 18, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds) 3. Doing Corporate Tax Separation	Teller Section, & KASDA Section
5	Friday March 19, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Prepare vouchers for tellers.	Teller Section, Marketing/Credit Section & KASDA Section



Source: Processed Data 2021

Table 3.8 is the third week of March, the author carried out the same activities as the activities in the second week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customers, separating SP2D files (Warrant for Disbursement of Funds). and the issuance of a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD.

**Table 3.9 Daily Activities of March 22nd, 2021 to March 26th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, March 22, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Doing Corporate Tax Separation	Teller Section, Marketing/Credit Section & KASDA Section
2	Tuesday, March 23, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds) 3. Doing Corporate Tax Separation	Teller Section & KasDA Section Bagian
3	Wednesday, March 24, 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
4	Thursday, March 25, 2021	1. Closing Payment Teller 2. Prepare vouchers for tellers.	Teller Section & KasDA Section Bagian
5	Friday 26 March 2021	1. Closing Payment Teller 2. Registering KAG 3. Prepare vouchers for tellers.	Teller Section, Marketing/Credit Section & KASDA Section

Source: Processed Data 2021

Table 3.9 is the fourth week of March, the author carries out the same activities as the activities in the third week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit, separating SP2D files (Warrant for Disbursement of Funds). and the issuance of a "Paid Paid" Stamp/Stamp when receiving SP2D from BPKAD but there are additional tasks, namely separating and compiling vouchers from debit notes that have been posted by the teller and separation of corporate taxes that come in after being posted by the teller.

**Table 3.10 Daily Activities of March 22nd, 2021 to March 26th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, March 29, 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Tuesday, March 30, 2021	1. Closing Payment Teller	Teller Section
3	Wednesday, March 31, 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian

Source: *Processed Data 2021*

Table 3.10 is the fifth week of March, the author carries out the same activities as the fourth week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit.

**Table 3.11 Daily Activities of April 01st, 2021 to April 03rd, 2021**

No	Date and time	Description of activities	Assignor
1	Tuesday, 01 April 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Friday, 02 April 2021	Holiday	-

Source: *Processed Data 2021*

Table 3.11 is the first week of April, the author carried out the same activities as the previous month, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit.

**Table 3.12 Daily Activities of April 05th, 2021 to April 09th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 05 April 2021	1. Closing Payment Teller 2. Registering KAG	Teller & Marketing/Credit Department Bagian
2	Tuesday, 06 April 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D. 3. Input data and nominal SP2D. 4. Print SP2D debit notes for posting. 5. Registering KAG	Teller Section, Marketing/Credit Section & KASDA Section

3	Wednesday, 07 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> <li>5. Print SP2D debit notes for posting.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, 08 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Input data and nominal SP2D.</li> <li>4. Print SP2D debit notes for posting.</li> <li>5. Register KAG</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
5	Friday 09 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section

Source: *Processed Data 2021*

Table 3.12 is the second week of April, the author carried out the same activities as the activities in the first week and the previous month, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a Stamp / Stamp "Has been Paid in full" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and separation of corporate taxes that come in after being posted by tellers, in this second week the author is allowed to input data and nominal SP2D received, as well as print a debit note to be posted by the teller.

**Table 3.13 Daily Activities of April 12th, 2021 to April 16th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 12 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> <li>5. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>6. Doing Corporate Tax Separation</li> </ol>	Teller & Marketing/Credit Department Bagian

2	Tuesday, April 13, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Registering KAG</li> <li>4. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>5. Doing Corporate Tax Separation</li> <li>6. Prepare vouchers for tellers.</li> </ol>	Teller Section & Customer Service Section.
3	Wednesday, April 14, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> <li>5. Print SP2D debit notes for posting.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, 15 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Register KAG</li> <li>4. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>5. Doing Corporate Tax Separation</li> <li>6. Prepare vouchers for tellers.</li> </ol>	Teller Section & KasDA Section Bagian
5	Friday April 16, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4. Prepare vouchers for tellers.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section

Source: Processed Data 2021

Table 3.13 is the third week of April, the authors carry out the same activities as the activities in the second week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and providing a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in

after being posted by tellers, and inputting data and nominal SP2D received, as well as printing debit notes to be posted by tellers.

**Table 3.14 Daily Activities of April 19th, 2021 to April 23rd, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, April 19, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
2	Tuesday, 20 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Registering KAG</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
3	Wednesday, 21 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Register KAG.</li> <li>3. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4. Doing Corporate Tax Separation</li> <li>5. Prepare vouchers for tellers.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, 22 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Register KAG.</li> <li>3. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4. Doing Corporate Tax Separation</li> <li>5. Prepare vouchers for tellers.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
5	Friday 23 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>5. Prepare vouchers for tellers.</li> </ol>	Teller Section & KasDA Section Bagian

Source: *Processed Data 2021*

Table 3.14 is the fourth week of April, the author carries out the same activities as the activities in the third week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and inputting data and nominal SP2D received, as well as printing debit notes to be posted by tellers.

**Table 3.15 Daily Activities of April 26th, 2021 to April 30th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 26 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4. Doing Corporate Tax Separation</li> <li>5. Approve Payroll Online</li> <li>6. Legalization of KASDA Deposit Slip</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
2	Tuesday, 27 April 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Legalization of KASDA Deposit Slip</li> </ol>	Teller Section & KasDA Section Bagian
3	Wednesday, 28 April 2021	<ol style="list-style-type: none"> <li>1. Moved to General section.</li> <li>2. Learn how to register incoming and outgoing letters to the head office, general office, and branches.</li> <li>3. Register incoming and outgoing mail.</li> </ol>	General Affair
4	Thursday, April 29, 2021	<ol style="list-style-type: none"> <li>1. Register of incoming and outgoing mail for head office, general and branch offices.</li> <li>2. Bundle incoming and outgoing mail.</li> </ol>	General Affair
5	Friday April 30, 2021	<ol style="list-style-type: none"> <li>1. Register of incoming and outgoing mail for head office, general and branch offices.</li> <li>2. Bundle incoming and outgoing mail.</li> </ol>	General Affair

Source: *Processed Data 2021*

Table 3.15 is the fifth week of April, the author carries out the same activities as the activities in the fourth week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and approve online payroll portals. In this fifth week, the author was transferred to the General section, in the General section the author was taught

how to register incoming and outgoing mail from the head office, general, and branches as well as how to bundle incoming and outgoing mail.

**Table 3.16 Daily Activities of May 03rd, 2021 to May 07th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, 03 May 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
2	Tuesday, 04 May 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Registering KAG</li> <li>4. Input data and nominal SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
3	Wednesday, 05 May 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section
4	Thursday, 06 May 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3. Input data and nominal SP2D.</li> </ol>	Teller Section & KasDA Section Bagian
5	Friday 07 May 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Registering KAG</li> <li>3. Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>4. Input data and nominal SP2D.</li> </ol>	Teller Section, Marketing/Credit Section & KASDA Section

Source: *Processed Data 2021*

Table 3.16 is the first week of May, the author carried out the same activities as the previous months, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a stamp "Has been Paid in Full" when receiving SP2D from BPKAD, separate and compile vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and input data and nominal SP2D received, and print debit notes to be posted by tellers .

**Table 3.17 Daily Activities of May 10th, 2021 to May 14th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, May 10, 2021	1. Separate SP2D (Warrant for Disbursement of Funds) 2. Doing Corporate Tax Separation 3. Prepare vouchers for tellers.	KADA Section
2	Tuesday, May 11, 2021	1. Move to the Customer Service section. 2. Register customer data making accounts & atm, change books.	Customer Service Section.
3	Wednesday, 12 May 2021	Eid Al-Fitr Holidays	-
4	Thursday, May 13, 2021	Eid Al-Fitr Holidays	-
5	Friday May 14, 2021	Eid Al-Fitr Holidays	-

Source: Processed Data 2021

Table 3.17 is the second week of May, the authors carry out the same activities as the activities in the first week, namely separating SP2D files (Warrants for Disbursement of Funds), separating and compiling vouchers from debit notes that have been posted by tellers and separating incoming corporate taxes. after being posted by the teller. On the second Tuesday of May, the author was transferred to the Customer Service section, and asked to register the customer data that made accounts, ATMs, and changed books.

**Table 3.18 Daily Activities of May 17th, 2021 to May 21st, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, May 17, 2021	1. Registering KAG 2. Separation of teller vouchers.	Marketing/Credit Section & KASDA Section
2	Tuesday, 18 May 2021	1. Register KAG	Marketing/Credit Department
3	Wednesday, May 19, 2021	1. Register KAG	Marketing/Credit Department
4	Thursday, May 20, 2021	1. KAG registers. 2. Input Data on Customer Loan Bills at School 3. Making / Printing official loan invoices.	Marketing/Credit Admin



5	Friday May 21, 2021	<ol style="list-style-type: none"> <li>1. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>2. Doing Corporate Tax Separation</li> <li>3. Prepare vouchers for tellers.</li> </ol>	KADA Section
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Source: Processed Data 2021

Table 3.18 is the third week of May the author carried out the same activities as the activities in the second week, namely closing the payment of one of the tellers of Bank Riau Kepri, separating SP2D files (Warrants for Disbursement of Funds), separating and compiling vouchers from debit notes that had been issued. posting by the teller and the separation of corporate taxes that enter after being posted by the teller, and there is an additional task, namely inputting customer billing data based on schools in the district. Bengkalis and Kec. Bantan. As well as making/printing loan invoices for agencies in Bengkalis.

**Table 3.19 Daily Activities of May 24th, 2021 to May 28th, 2021**

No	Date and time	Description of activities	Assignor
1	Monday, May 24, 2021	Permission	-
2	Tuesday, May 25, 2021	Permission	-
3	Wednesday, 26 May 2021	Vesak Day Holiday	-
4	Thursday, 27 May 2021	<ol style="list-style-type: none"> <li>1. Separate SP2D (Warrant for Disbursement of Funds)</li> </ol>	KADA Section
5	Friday May 28, 2021	<ol style="list-style-type: none"> <li>1. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>2. New Checks and Passbook Stamps.</li> </ol>	KASDA Section & Customer Service Section

Source: Processed Data 2021

Table 3.19 is the fourth week of May, the authors carry out the same activities as the activities in the third week, namely separating SP2D files (Warranty for Disbursement of Funds) and giving Stamps/Stamps on new Checks and Savings Books that will be used by customers.

**Table 3.20 Daily Activities of May 31st, 2021.**

No	Date and time	Description of activities	Assignor
1	Monday, May 31, 2021	1. Prepare a credit loan form (KAG). 2. Paste the Overlay on the SimPel Savings Book.	Teller Section & Customer Service Section

Source: Processed Data 2021

Table 3.20 is the fifth week of May, the author prepares the form that will be used by the customer in applying for a loan, and the author is also asked to paste the Overlay on the SimPel (Simpanan Pelajar) passbook.

**Table 3.21 Daily Activities of June 01st, 2021 to June 02nd, 2021**

No	Date and time	Description of activities	Assignor
1	Tuesday, 01 June 2021	1. Closing Payment Teller 2. Paste the Overlay on the SimPel Savings Book.	Teller Section & Customer Service Section
2	Wednesday, 02 June 2021	1. Closing Payment Teller 2. Continuing to Paste the Overlay on the SimPel Savings Book. 3. Farewell and Goodbye Internship process has been completed.	Teller Section & Customer Service Section

Source: Processed Data 2021

Table 3.21 on June 1, 2021, the author is still continuing the work that has not been completed on May 31, namely closing the payment teller and attaching the overlay. And on June 2, is the last day the author did practical work at PT. Bank Riau Kepri Bengkalis Sub-Branch. Before saying goodbye, the writer finished all the work that had not been completed the previous day.

### 3.3. Systems and Procedures

The systems and procedures that the writers used while working at PT. Bank Riau Kepri Bengkalis Sub-branches is as following:

#### 1. Receive SP2D

In this activity, the author got the task to receive incoming SP2D from BPKAD. When received, the author will provide a stamp/stamp of Bank Riau Kepri and the date on the list of examiners and initialed by the bank employee of the KASDA section. After completion, the SP2D will be given a stamp that has been paid in full, dated, and initialed by a bank employee before inputting data and SP2D nominal.

2. SP2D input

Every SP2D that comes in, the data and nominal will be inputted into Microsoft Office Excel in order to make it easier when printing debit notes. The author is asked to help input data and nominal if the number of SP2D entered is large. If there is a small amount, the Kasda section of the bank employee will carry out the input process.

3. Printing Debit Note

After the author has entered the data input process and the SP2D nominal, then the author will carry out the process of printing debit notes so that the posting process can be carried out by bank tellers for disbursement of funds. After posting, the debit note will be initialed by the Customer Service Section Head and signed by the branch manager.

4. SP2D Separation

After the SP2D that has been posted has been initialed and signed, then the SP2D will be separated. The yellow part of the debit note will be given to the teller who made the posting process, the rest will be put back together with the SP2D sheet. If there is an SP2D for the company, the original part of the debit note will be given to the company concerned.

5. Corporate Tax Separation

This applies to SP2D for companies, which have PPh and VAT sheets. After posting and withholding taxes, the tax sheet will be separated to be returned to the BPKAD.

6. Legalization of KASDA Deposit Slip

In this section, the author will provide a stamp / stamp in accordance with the original and date, after which the slip will be initialed by the bank employee concerned.

In the Marketing/Credit Section, the author is given the following powers and responsibilities:

1. Register KAG/PAG

The author transfers customer data into the register book in accordance with the customer's submission. There are three types of customers, namely

PNS/CPNS, Pre-Retired, and Retired. After being registered, the customer files are moved to a special KAG/PAG folder.

2. Prepare Loan Form

This work is carried out when the form to be filled out by the customer has run out, the author is asked to compile the form which consists of an insurance sheet, a financing application form, a statement letter, and a power of attorney to cut income and other rights.

3. Printing Bills and Cover Letters.

The author is given the task of printing a letter according to the agencies and schools that will be billed, and printing the address on the cover letter according to the intended address. After printing, the author will again check whether everything is in accordance with the address to be addressed.

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

1. Registration and archiving incoming mail

Every time there is an incoming letter, the author immediately registers in the agenda book that has been provided by writing the number from which company, letter number, subject, and date of the incoming letter, then stamped "received", stamps the date and order number of the incoming letter, then initialed by the operational officer and get notes from the leadership, and archives to the existing gungyu.

2. Register and archive outgoing mail

Outgoing letters are made by each department, if the author is in the general section then the author is the author, every time you make a letter there must be the initials of the person who wrote the letter or the letter by what section, then the new pinsi can be signed by the leadership

4. Provide excellent service to customers and prospective customers. In this activity, the author also interacts with customers who come when other employees are resting or not in the room. The author asks customers what they can help with, and tells customers to wait if they are looking for someone.

In the Customer Service section, the author has the following authorities and responsibilities:

1. Savings Account Opening Form

The author is given the task to put a verification stamp and a branch stamp on the form.

2. ATM Card Making Form

The form for making an ATM Card (Automated Teller Machine) is for customers who want to use a Bank Riau Kepri ATM card, they must fill out the form first. Similar to the Account Opening Form, the ATM card creation form is also given a branch stamp and a verification stamp by the author.

3. Put a stamp on the passbook

4. Register and archive

Every time a customer wants to open a savings book, it must be registered, then archived into the gungyu that has been provided.

#### **2.4. Obstacle and Solution**

The obstacle that the writers get while did the apprenticeship at PT.Bank Riau Kepri Bengkalis Sub-branches are the first one is the table space is too narrow. So the writer little bit difficult to make some job that need a lot of document in the table, there is also a few space in the table for the writer to put some stuff in there.

So, for the solutions we hope that on the next period. When there is new students that will did the apprenticeship in PT.Bank Riau Kepri Bengkalis Sub-branches. They will provide a more wider space for the students easier doing their job. And give it more space to put the stuff form the Bank.

## **CHAPTER IV**

### **CONCLUSION AND SUGGESTION**

#### **4.1. Conclusion**

Based on the explanation in the previous chapter, the authors draw conclusions in several ways, namely as follows:

1. The author is given tasks in 4 (three) areas, namely the General and Personnel Section which is taught for correspondence, registering and filing, the Credit Admin Section is also taught to archive, register, make credit agreements, statement letters, make notes and so on, as well as the Customer Section Service is taught to serve customers, register, and archive files, and the KASDA section is taught to receive SP2D, input SP2D data and nominal, and print debit notes for posting.
2. In the implementation of this Apprenticeship, the author carried out a Apprenticeship in one of the regional-owned companies in Riau, namely PT Bank Riau Kepri Bengkalis Sub Branch, which lasted for 4 (four) months, starting from February 2, 2021 to June 2, 2021.
3. Then, in this Apprenticeship activity the author also understands how the systems and procedures apply such as in the process of posting SP2D, before the posting process will be initialed and authorized by PinSi the customer service department first for those whose nominal is under 1M (One Billion). If it is more than 1 billion, the authorization process will be carried out directly by the Sub-Branch Manager.
4. The obstacle that the writers get while did the apprenticeship at PT.Bank Riau Kepri Bengkalis Sub-branches are the first one is the table space is too narrow. So the writer little bit difficult to make some job that need a lot of document in the table, there is also a few space in the table for the writer to put some stuff in there. So, for the solutions we hope that on the next period. When there is new students that will did the apprenticeship in PT.Bank Riau

Kepri Bengkalis Sub-branches. They will provide a more wider space for the students easier doing their job. And give it more space to put the stuff form the Bank.

#### **4.1. Suggestion**

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

1. Author

Suggestions for writers are to be more careful, thorough and concentrate in writing work. Get used to reading first before acting, and think realistically and rationally, and do the task in accordance with the directions or orders that have been given by the employee concerned.

2. College student

Author also provide suggestions that may be useful for students who will carry out practical work activities for the next period, namely prioritizing safety and health, making the best use of time, doing work according to ability, thinking before taking action, always being patient and obedient and must learn to manage everything assigned job.

3. Company

After the author runs the Apprenticeship activities at PT Bank Riau Kepri Bengkalis Sub-Branch. There are several suggestions for a better company, namely when the company gives assignments that have great responsibility and high risk to Internship students to be supervised, guided and taught the steps.

4. State Polytechnic of Bengkalis

The suggestion for the State Polytechnic of Bengkalis campus is to hold This Apprenticeship can be used as an evaluation, and should be provided to students before carrying out the Apprenticeship in accordance with the field or course material in accordance with the Apprenticeship company. And the person concerned will deliver students who will do practical work on the

first day of entry, and pick them back up when students have finished doing practical work.





## REFERENCES

PT. Bank Riau Kepri Profile., [www.bankriaukepri.co.id](http://www.bankriaukepri.co.id) ., accessed on June 15, 2021.



# APPENDICES

## Appendix 1 : Apprenticeship Acceptance Letter



*Handwritten signature and date: 09/01/21*

No. : 008 / KS.01 / MSDM / 2021  
Lampiran : 1 (satu) lembar  
Hal : Persetujuan Magang

Pekalongan, 6 Januari 2021  
27 Januari 2021

Kepada Yth:  
Pemimpin PT. Bank Riau Kepri  
Cabang Bengkalis

### Tempat

*Assalamualaikum Warahmatullahi Wabarakatuh.*

Alhamdulillah, salam dan do'a semoga kita selalu dalam lindungan Allah SWT dan dimudahkan dalam menjalankan aktivitas. Amin.

Selubungan dengan surat Cabang Bengkalis No. 281/KS.01/BKS/2020 tanggal 23 Desember 2020 perihal Permohonan Ijin Magang, dapat disampaikan bahwa:

1. Permohonan izin magang Mahasiswa Politeknik Negeri Bengkalis atas nama Ryan Febryanto dan Yusuf Wahyudi periode Februari s/d Juni 2021 di Cabang Bengkalis dapat disetujui.
2. Peserta magang adalah pihak-pihak terafiliasi, sehingga harus dapat menjaga kerahasiaan Bank.
3. Kepada peserta magang diwajibkan melengkapi dan menandatangani Surat Pernyataan bersedia menjaga nama baik dan kerahasiaan PT. Bank Riau Kepri (form terlampir) dan dikembalikan kembali pada kesempatan pertama ke Divisi Manajemen SDM PT. Bank Riau Kepri.
4. Cabang Bengkalis Tambahan diwajibkan memberikan informasi kepada peserta magang tentang tata tertib dan peraturan magang di PT. Bank Riau Kepri yang telah teruang dalam perjanjian kerjasama terutama tentang menjaga hubungan yang patut dan wajar dengan peserta magang guna menghindari hal-hal yang tidak diinginkan.

Demikian disampaikan untuk dapat dilaksanakan.

*Wassalamualaikum Warahmatullahi Wabarakatuh.*

PT Bank Riau Kepri  
An. Divisi Manajemen SDM  
bank  
riaukepri  
Kantor: Ahmad Zahid  
Pihak Administrasi

001  
06/01/2021

Kantor Pusat :  
Menara City Centre Bank Riau Kepri  
Jl. Jend. Sudirman No. 42 Pekanbaru  
Telp. (061) 43320  
Fax. (061) 43325

Appendix 2 : MOU



PERJANJIAN KERJASAMA  
ANTARA  
PT. BANK PEMBANGUNAN DAERAH RIAU KEPRI  
CABANG BENGKALIS  
DENGAN  
POLITEKNIK NEGERI BENGKALIS  
BENGKALIS

NO : 016 /HK.06/BKS/2021

NO : 1388 /PL.31 /TU /2021...

Pada hari ini Selasa Tanggal Dua Bulan Februari Tahun Dua Ribu Dua Puluh Satu, yang bertanda tangan di bawah ini :

Nama : **Muhamad Nanang**  
Jabatan : **Pemimpin Cabang**  
Nama Perusahaan : **PT. Bank Pembangunan Daerah Riau Kepri Kantor Cabang Bengkalis**  
Alamat Perusahaan : **Jl. Pahlawan No. 15A Bengkalis**

Dalam hal ini bertindak untuk dan atas nama PT. Bank Pembangunan Daerah Riau Kepri Kantor Cabang Bengkalis, yang berkedudukan di Bengkalis (selanjutnya disebut Pihak Pertama), dan

Nama : **Johny Custer, S.T, MT**  
Jabatan : **Direktur Politeknik Negeri Bengkalis**  
Alamat : **Jl. Bathin Alam Sungai Alam Bengkalis**

Dalam hal ini bertindak untuk dan atas nama Politeknik Negeri Bengkalis yang berkedudukan di Bengkalis (selanjutnya disebut Pihak Kedua).

Kedua belah pihak sepakat untuk mengadakan perjanjian kerjasama (selanjutnya disebut perjanjian) dengan ketentuan dan syarat-syarat sebagai berikut :

Pasal 1  
PENGERTIAN

Dalam perjanjian ini, yang dimaksud dengan :

- ❖ **Rahasia Jabatan** : adalah segala sesuatu yang diketahui pegawai yang menurut peraturan mengenai Rahasia Jabatan harus dirahasiakan.
- ❖ **Rahasia Bank** : adalah keadaan keuangan dan hal-hal lain dari nasabah yang tercatat pada Bank, yang wajib dirahasiakan oleh Bank menurut kelaziman dalam dunia perbankan, sebagaimana dimaksud pasal 40 Undang-undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-undang No.10 tahun 1998.

Pasal 2  
TATA CARA

1. Pihak Pertama akan menerima 2 (dua) orang Mahasiswa dari Pihak Kedua dengan nama sebagai berikut :

1. **Ryan Febriyanto ( NIM 5304171121 Prodi Akuntansi Keuangan Publik)**
2. **Yusuf Wahyudi (NIM 5404171124 Prodi Administrasi Bisnis Internasional).**

Untuk ditempatkan sebagai tenaga magang pada PT. Bank Pembangunan Daerah Riau Kepri Kantor Cabang Bengkalis, setelah Pihak Kedua terlebih dahulu mengajukan permohonan tertulis kepada Pihak Pertama dan disetujui oleh Pihak Pertama.

2. Pihak Pertama akan menerima Mahasiswa Pihak Kedua selama 4 (**Empat**) bulan, yang dimulai pada tanggal **02 Februari 2021** dan akan berakhir pada tanggal **02 Juni 2021**.
3. Mahasiswa tersebut akan diatur penempatannya oleh Pihak Pertama pada PT. Bank Pembangunan Daerah Riau Kepri Kantor Cabang Bengkalis, sesuai dengan kebutuhan Pihak Pertama serta memperhatikan jurusan Mahasiswa.
4. Tugas para Mahasiswa akan ditentukan kemudian setelah yang bersangkutan berada pada unit kerjanya.

Pasal 3  
HAK DAN KEWAJIBAN

1. Pihak Pertama akan memberikan bantuan makan siang dan bantuan uang transportasi lokal kepada Mahasiswa Pihak Kedua, selama yang bersangkutan menjalani magang.
2. Pihak Pertama akan memperlakukan Mahasiswa Pihak Kedua secara patut dan wajar, serta akan memberikan perlindungan yang semestinya bilamana pegawai Pihak Pertama melakukan sesuatu hal yang tidak pantas maupun tidak patut kepada Mahasiswa magang.
3. Pihak Kedua harus menjelaskan dan memberikan pengertian kepada Mahasiswanya bahwa :
  - a. Mahasiswa Magang harus senantiasa menjaga rahasia bank ataupun hal-hal yang diketahuinya selama magang yang merupakan hal-hal yang patut dirahasiakan, baik selama magang maupun setelah magang.
  - b. Mahasiswa Magang tidak akan memberikan data/ informasi/ keterangan dalam bentuk apapun juga kepada pihak lain baik intern maupun ekstern PT. Bank Pembangunan Daerah Riau Kepri, tentang segala sesuatu hal yang diketahuinya tanpa memperoleh izin terlebih dahulu dari pejabat berwenang PT. Bank Pembangunan Daerah Riau Kepri, baik selama magang maupun setelah magang.
  - c. Mahasiswa Magang senantiasa menjaga dan memelihara kepercayaan serta segala sesuatu yang dipercayakan kepadanya selama magang.
  - d. Mahasiswa Magang senantiasa melaksanakan tugas-tugas yang diberikan kepadanya secara patut dan sebaik-baiknya.
  - e. Mahasiswa Magang senantiasa memelihara tata tertib dan sopan santun.
  - f. Mahasiswa Magang senantiasa mematuhi peraturan disiplin yang berlaku di PT. Bank Pembangunan Daerah Riau Kepri, terutama dalam hal :
    - ⊙ Hari kerja dan jam kerja yang berlaku.



⊙ Berpakaian secara sopan dan pantas (memakai seragam dan kartu identitas Mahasiswa Magang) serta berbusana Melayu/ Muslim pada setiap hari Jum'at Minggu pertama pada awal bulan.

- g. Mahasiswa Magang tidak akan melakukan tugas-tugas yang tidak diberikan kewenangan untuk melakukannya, tanpa memperoleh perintah dan izin terlebih dahulu dari pejabat berwenang PT. Bank Pembangunan Daerah Riau Kepri.

Pasal 4  
SANKSI

Jika terjadi hal-hal yang tidak diinginkan dan Mahasiswa Pihak Kedua melanggar ketentuan yang berlaku, maka Pihak Pertama akan melakukan tindakan-tindakan sebagai berikut :

1. Memanggil Mahasiswa Magang bersangkutan untuk diberikan peringatan.
2. Mengembalikan Mahasiswa Magang bersangkutan kepada Pihak Kedua sebelum jangka waktunya berakhir, apabila Mahasiswa Magang tersebut tetap melanggar pasal 3 ayat 3 perjanjian ini meskipun sebelumnya telah diberikan peringatan.
3. Mengajukan tuntutan secara hukum apabila Mahasiswa Magang tersebut melakukan tindakan ataupun perbuatan yang merugikan PT. Bank Pembangunan Daerah Riau Kepri secara materil.
4. Pihak Pertama tidak akan menerima lagi Mahasiswa Magang dari Pihak Kedua di masa-masa mendatang untuk jangka waktu yang tidak dapat ditentukan, apabila Pihak Pertama telah sampai melakukan tindakan sebagaimana dinyatakan pada ayat 3 pasal ini.

Pasal 5  
PENUTUP

1. Perjanjian ini berlaku sejak ditandatangani oleh kedua belah pihak.
2. Apabila terjadi perselisihan dalam hal perjanjian ini, maka para pihak akan berusaha untuk menyelesaikannya secara musyawarah.

3. Perjanjian ini dibuat dalam rangkap 3 (tiga) yang aslinya dibubuhi meterai cukup, yang mempunyai kekuatan pembuktian sama bagi masing-masing pihak.

Bengkalis, 2021

  
Muhamad Nanang  
Pihak Pertama

  
Johnny Custer, S.T, MT  
Pihak Kedua



# Sertifikat

**Diberikan Kepada :**  
**YUSUF WAHYUDI**  
**NIM : 5404171124**



## JURUSAN

**ADM. NIAGA/ D4 ADMINISTRASI BISNIS INTERNASIONAL  
POLITEKNIK NEGERI BENGKALIS**

**Yang telah melakukan :**  
**Praktek Kerja**

**Dengan Hasil :**  
**BAIK**

Bengkalis, 11 Juni 2021  
bank  
**riaukepri**  
cabang  
**MUHAMAD NANANG, SE**  
PIMPINAN





Appendix 4 : List of Attendance

No. : **1**  
 NAMA : Yusuf Wahyudi  
 BAGIAN : KASDA  
 BULAN : Februari

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1							
2	07:30	12:10	13:00	17:10			
3	07:35	12:00	13:00	16:50			
4	07:35	12:00	13:00	17:00			
5	07:30	12:15	13:00	17:15			
6	<del>07:35</del>	<del>12:00</del>	<del>13:00</del>	<del>17:00</del>			
7							
8	07:35	12:00	13:00	16:50			
9	07:30	12:05	13:00	16:30			
10	07:30	12:00	13:00	16:45			
11	07:30	12:00	13:00	16:50			
12							
13							
14							
15	07:30	12:00	13:00	16:45			

KOJIKO  
929

No. : **2**  
 NAMA : Yusuf Wahyudi  
 BAGIAN : KASDA  
 BULAN : Februari

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	07:30	12:00	13:00	17:15			
17	07:30	12:00	13:00	16:50			
18	07:30	12:00	13:00	16:50			
19	07:30	11:30	13:00	17:00			
20	<del>07:30</del>	<del>12:00</del>	<del>13:00</del>	<del>17:00</del>			
21	<del>07:30</del>	<del>12:00</del>	<del>13:00</del>	<del>17:00</del>			
22	07:30	12:00	13:00	17:10			
23	07:30	12:00	13:00	17:35			
24	07:35	12:00	13:00	16:45			
25	07:35	12:00	13:00	17:00			
26	07:30	12:00	13:00	17:00			
27							
28							
29							
30							
31							

KOJIKO  
929

No. : ..... **1**

NAMA : Jusuf Wahyudi

BAGIAN : KASDA

BULAN : Maret

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1	07:30	12:00	13:00	19:10			
2	07:30	12:00	13:00	17:00			
3	07:30	12:00	13:00	16:55			
4	07:30	12:00	13:00	16:50			
5	07:30	11:30	13:30	17:00			
6							
7							
8	07:30	12:00	13:00	18:40			
9	/	/	/	/			
10	07:30	12:00	13:00	17:30			
11							
12	07:30	11:30	13:30	17:00			
13							
14							
15	07:30	12:00	13:00	19:15			

KOJIKO  
929

No. : ..... **2**

NAMA : Jusuf Wahyudi

BAGIAN : KASDA

BULAN : Maret

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	07:30	12:00	13:00	16:50			
17	07:30	12:00	13:00	16:45			
18	07:30	12:00	13:00	17:30			
19	07:30	11:30	13:30	17:30			
20							
21							
22	07:30	12:00	13:00	16:50			
23	07:30	12:00	13:00	17:00			
24	07:30	12:00	13:00	17:15			
25	07:30	12:00	13:00	16:50			
26	07:30	11:30	13:30	17:00			
27							
28							
29	07:30	12:00	13:00	17:00			
30	07:30	12:00	13:00	17:10			
31	07:30	12:00	13:00	17:00			

KOJIKO  
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No. : Yusuf Wahyudi **1**  
 NAMA : KASDA  
 BAGIAN : APPU  
 BULAN : APRIL

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1	07:30	12:00	13:00	17:00			
2							
3							
4							
5	07:30	12:00	13:00	17:15			
6	07:30	12:00	13:00	17:00			
7	07:30	12:00	13:00	17:00			
8	07:30	12:00	13:00	17:00			
9	07:30	11:30	13:30	17:00			
10							
11							
12	07:30	12:00	13:00	17:00			
13	07:30	-	-	16:30			
14	07:30	-	-	16:30			
15	07:30			16:25			

KOJIKO  
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No. : Yusuf Wahyudi **2**  
 NAMA : KASDA  
 BAGIAN : APRIL  
 BULAN : APRIL

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16	07:30	-	-	16:00			
17							
18	07:30	-	-	16:30			
19	07:30	-	-	17:00			
20	07:30			16:00			
21	07:30			16:00			
22	07:30			16:00			
23	07:30	11:30	13:30	16:00			
24							
25							
26	07:30			16:00			
27	07:30			16:00			
28	07:30			16:00			
29	07:30			16:00			
30	07:30	11:30	13:30	16:00			
31							

KOJIKO  
929



No. : ..... **1**

NAMA : Yusuf Wahyudi

BAGIAN : KASDA

BULAN : MEI

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
1							
2							
3	07:30	-	-	16:00			
4	07:30	-	-	16:00			
5	07:30	-	-	16:00			
6	07:50	-	-	16:00			
7	07:50	11:30	13:30	17:00			
8							
9							
10	07:30	-	-	16:00			
11	07:30	-	-	17:00			
12							
13							
14							
15							

KOJIKO  
929

No. : ..... **2**

NAMA : Yusuf Wahyudi

BAGIAN : KASDA

BULAN : MEI

SAKIT	IZIN	ALPA	LAMBAT	LAIN <sup>2</sup>

Tgl.	Pagi		Siang		Lembur		Jam
	Masuk	Keluar	Masuk	Keluar	Masuk	Keluar	
16							
17	07:45	12:00	13:00	16:30			
18	07:30	12:00	13:00	16:30			
19	07:30	12:00	13:00	16:30			
20	07:30	12:00	13:00	16:30			
21	07:30	11:30	13:30	17:00			
22							
23							
24	<del>07:30</del>	<del>12:00</del>	13:00	16:30			
25	<del>07:30</del>	<del>12:00</del>	13:00	16:30			
26							
27	07:30	12:00	13:00	16:30			
28	07:30	11:30	13:30	17:00			
29							
30							
31	07:30	12:00	13:00	16:30			

KOJIKO  
929

**Appendix 5 : Company Appraisal Sheet**

EVALUATION RESULTS FROM JOB TRAINING  
 COMPANY APPRAISAL.  
 PT. BANK RIAU KEPRI Bengkalis Sub-Branch

Name : Yusuf Wahyudi  
 Student's Identity No. : 5404171124  
 Study Program : D4 – International Business Administration  
 College : State Polytechnic Of Bengkalis

No.	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	80
2.	Responsibility	25%	81
3.	Adjustment/Adaptation	10%	80
4.	Work Result	30%	80
5.	Behavior in General	15%	80
	Total ( 1+2+3+4+5 )	100%	

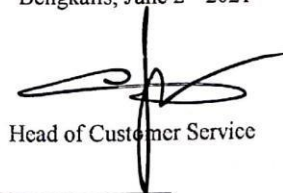
Explanation :

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









Notes :

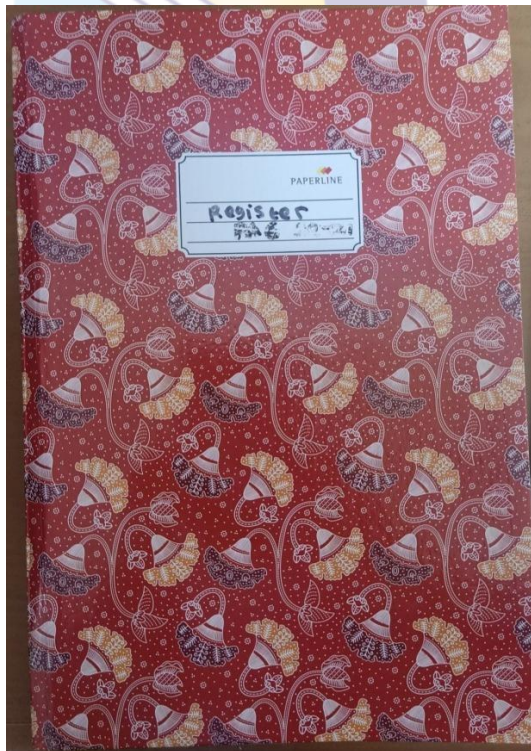
..... /  
 .....  
 .....  
 .....  
 .....

Bengkalis, June 2<sup>nd</sup> 2021


  
 Head of Customer Service

**Appendix 6 : KAG Registration Book**

No	Tgl	Nama	Alamat	Tempat	Ukuran	Polo Marga	Jenis Jaminan	Surat / Foto
067	02-3-21	ROMA DHANI	DPMPESP Kab. Bengkulu	Jl. Antares	30	285 JT	1. SK PNS No. 821/BKD/2011/1092 2. SK No. 823/BKPP/V/2018/02 3. Karpas No. Q 263695 4. Taspen No. 020102100110030	 
068	02-3-21	KURNIA DIMA LESAPRI	Dinas Koperasi dan UKM	Jl. Perintis	44	400 JT	1. SK PNS No. SK 821/0/2000/20 2. SK No. KHS. 676/III/2020 3. Karpas No. J 085373 4. Taspen No. 120011711	 
069	02-3-21	LIDIA PATRI MANDA	RSUD Bengkulu	Jl. Kelampayan Tengah	360	JT	1. SK PNS No. 821/BKD-KP/11/2011/159 2. SK No. 823/BKPP/S/2020/02 3. Karpas No. P 611226 4. Taspen No. 090926100120050	 
070	02-3-21	MUSLIM	STAIN Bengkulu	Jl. Lembang	72	100 JT	1. 2. 3. 4.	 



**Appendix 7 : KAG Application Form**



**SURAT PERNYATAAN KESEHATAN PESERTA ASURANSI PROTEKSI PEMBIAYAAN**

1. Nama Peserta : ..... Lk/Pr?

2. Tempat/Tanggal Lahir : .....

3. Pekerjaan (sebutkan jenisnya) : .....

4. Berat Badan / Tinggi Badan : ..... Kg / ..... Cm

5. Bertambah / berkurangnya<sup>1</sup> berat badan dari tahun lalu : ..... Kg

6. Uang Pertanggungan (UP)/ Kredit : Rp. ....

7. Jangka waktu pembiayaan/asuransi : .....

Pertanyaan	Ya / Tidak	Jika "Ya" jelaskan
7. Apakah Anda dalam keadaan sehat ?	<input type="checkbox"/> <input type="checkbox"/>	
8. Apakah Anda dalam 3 (tiga) tahun terakhir atau saat ini dalam perawatan Dokter ?	<input type="checkbox"/> <input type="checkbox"/>	
9. Apakah Anda pernah atau sedang menderita suatu penyakit :		
a. Sistem peredaran darah, seperti tekanan darah tinggi/rendah, jantung, dll.	<input type="checkbox"/> <input type="checkbox"/>	
b. Sistem pernapasan, seperti TBC, Asma, bronchitis, saluran pernapasan, paru-paru, dll.	<input type="checkbox"/> <input type="checkbox"/>	
c. Sistem urogenitalis, * seperti penyakit ginjal, kelamin, saluran kencing, dll.	<input type="checkbox"/> <input type="checkbox"/>	
d. Sistem pencernaan, seperti penyakit hati, sakit kuning, maag, dll.	<input type="checkbox"/> <input type="checkbox"/>	
e. Sistem syaraf atau mental, seperti epilepsy, gangguan mental, dll.	<input type="checkbox"/> <input type="checkbox"/>	
f. Yang tidak disebut diatas, seperti kanker, tumor, diabetes, telinga, mata, dll. (Lingkari penyakit yang diderita bila ada).	<input type="checkbox"/> <input type="checkbox"/>	
10. Apakah Anda mengikuti kegiatan penerbangan (kecuali sebagai penumpang), balapan, menyelam atau kegiatan olah raga yang berbahaya ?	<input type="checkbox"/> <input type="checkbox"/>	
11. Hanya untuk wanita : Apakah Anda pernah menderita penyakit di daerah payudara, kandungan atau kesulitan ketika melahirkan ?	<input type="checkbox"/> <input type="checkbox"/>	
12. - Apakah Anda pernah mengajukan permintaan Asuransi Jiwa / Kecelakaan yang ditolak ?	<input type="checkbox"/> <input type="checkbox"/>	
- Apakah Anda telah mempunyai polis asuransi jiwa ? Jika Ya, pada perusahaan mana dan berapa UP-nya ? Sebutkan nomor polisnya.	<input type="checkbox"/> <input type="checkbox"/>	

Pertanyaan tersebut diatas telah saya jawab dengan sejujurnya dan menurut keadaan yang sebenarnya.

Selanjutnya saya memberi persetujuan kepada Dokter yang telah dan akan memeriksa saya, untuk memberikan keterangan yang diminta PT. Asuransi Askrida Syariah mengenai penyakit atas keadaan kesehatan saya, baik sebelum maupun sesudah meninggal dunia.

Melihat dan Menyetujui  
Calon Pemegang Polis

Calon Pemegang Polis

( ..... )

( ..... )

*Catt : \*) lingkari yang anda pilih*

**KANTOR UNIT SYARIAH**  
 Pusat Niaga Cempaka Mas M.1/36, Jl. Letjen Soeprapto, Jakarta 10640  
 Telp. : (021) 42877210 (Hunting) ; Fax : (021) 4269148 ; Email : syariah@askrida.co.id



**PERMOHONAN PEMBIAYAAN KREDIT**

KANTOR CABANG SYARIAH BENGKALIS

DATA PEGAWAI

Nama: \_\_\_\_\_ No. Pegawai: \_\_\_\_\_

Tempat & Tanggal lahir: \_\_\_\_\_ Jenis Kelamin:  Pria  Perempuan

Nama dan Alamat (jika berbeda dengan pegawai): \_\_\_\_\_ No. KTP / Paspor: \_\_\_\_\_

Alamat Rumah (jika berbeda dengan pegawai): \_\_\_\_\_ Kode Pos: \_\_\_\_\_

Alamat Rumah Sekarang: \_\_\_\_\_ Kode Pos: \_\_\_\_\_

Status Perkawinan:  Belum  Kawin  Janda  Duda

Pendidikan Terakhir:  SD  SMP  SMA  SMK  D3  D4

Status Pekerjaan:  Bekerja  Tidak Bekerja  Pensiun  Lainnya

Hubungan: \_\_\_\_\_ Alamat: \_\_\_\_\_

Jumlah Penghasilan yang diterima: \_\_\_\_\_ Rp.  Bekerja  Tidak Bekerja

Tujuan Penghasilan Kredit:  Perumahan / Finansiil rumah  Biaya Pendidikan  Biaya Perbaikan / Perbaikan  Kebutuhan lainnya yg bersifat konsumtif, jelaskan: \_\_\_\_\_

DATA PEKERJAAN

Jenis Pekerjaan:  Pegawai Nagel  CHESAKOR  Pegawai Swasta  Wiraswasta  Profesional  Lainnya

Nama Perusahaan / Instansi: \_\_\_\_\_ Bidang Usaha: \_\_\_\_\_

Pangkat / Golongan / Tingkat: \_\_\_\_\_ Jabatan: \_\_\_\_\_

Alamat: \_\_\_\_\_ Kode Pos: \_\_\_\_\_

Mulai Bekerja sejak tahun: \_\_\_\_\_

DATA SUAMI / ISTRI

Nama Suami / Istri: \_\_\_\_\_ No. KTP: \_\_\_\_\_

Tempat & Tanggal lahir: \_\_\_\_\_ Pendidikan:  SD  SMP  SMA  SMK  D3  D4

Pekerjaan Suami / Istri:  PNS  CPNS  HONORER  Pegawai Swasta  Wiraswasta  Profesional  Lainnya

Nama Perusahaan / Instansi: \_\_\_\_\_ Bidang Usaha: \_\_\_\_\_

Mulai Bekerja sejak tahun: \_\_\_\_\_ Jabatan: \_\_\_\_\_

DATA SALINAN (SALINAN PT. BANK RIAU KEPRI, SYARIAH)

Penghasilan Suami / Istri: \_\_\_\_\_ Bank: \_\_\_\_\_

Penghasilan Istri / Suami: \_\_\_\_\_ Tabungan: \_\_\_\_\_

Penghasilan Tambahan: \_\_\_\_\_ Deposito: \_\_\_\_\_

Biaya Hidup + Kemungkinan Lainnya: \_\_\_\_\_ Pembiayaan: \_\_\_\_\_

Siapa Penghasilan: \_\_\_\_\_ Kartu Kredit: \_\_\_\_\_

HUBUNGAN DENGAN PT. BANK RIAU KEPRI (KUALITAS NASABAN PT. BANK RIAU KEPRI)

Menjadi Nasabah sejak tahun: \_\_\_\_\_ Jenis Rekening:  Giro  Tabungan  Deposito  Kredit  Dana Kuit  Lainnya

Nomor Rekening / Kartu Kredit: \_\_\_\_\_

Saya Menyatakan bahwa informasi yang saya tulis adalah benar dan sesuai dengan kondisi sebenarnya dan saya menyetujui dan setuju Bank Riau Kepri Syariah atau pihak lain yang ditunjuk untuk memproses permohonan yang dipikirkan dan pihak manapun bekerjasama dengan permohonan pembiayaan ini. Saya bersedia menandatangani dan dapat pada ketentuan dari peraturan Bank Riau Kepri Syariah dan bersedia jika saya menyetujui bahwa keputusan permohonan kredit ini sepenuhnya merupakan Bank Riau Kepri Syariah tanpa ada kewajiban Bank Riau Kepri Syariah untuk menyetujui atau menyetujui permohonan saya.

Diketahui, \_\_\_\_\_ Menyetujui, \_\_\_\_\_

Peninjau Instansi Kantor \_\_\_\_\_ Staf/ Staf \_\_\_\_\_

Penyohon \_\_\_\_\_



**SURAT PERNYATAAN**

Sehubungan dengan pembiayaan yang diberikan oleh PT. Bank Riau Kepri Kantor Cabang Syariah Bengkalis kepada  
Penerima Pembiayaan:

Nama : \_\_\_\_\_  
Nomor KTP : \_\_\_\_\_  
Alamat Rumah : \_\_\_\_\_  
Nomor Telepon & HP : \_\_\_\_\_  
Pekerjaan : \_\_\_\_\_  
Instansi : \_\_\_\_\_  
Nomor Induk Pegawai/ Anggota : \_\_\_\_\_  
Nomor Perjanjian Kredit : \_\_\_\_\_

Saya yang bertanda tangan dibawah ini :  
Nama : \_\_\_\_\_  
Selaku Bendaharawan/juru bayar gaji kantor / instansi : \_\_\_\_\_

dengan ini menyatakan :

- 1. Bila terdapat fasilitas pinjaman yang diterima oleh penerima pembiayaan dari pihak lain maka penghasilan penerima pembiayaan akan diprioritaskan untuk membayar seluruh kewajiban yang terkait dengan pembiayaan kepada PT. Bank Riau Kepri Kantor Cabang Syariah Bengkalis
- 2. Saya akan menyerahtherimakan hal - hal yang terkait dengan pembayaran seluruh kewajiban pembiayaan tersebut kepada pejabat pengganti jika saya tidak menjabat sebagai bendaharawan / juru bayar gaji sebagaimana tersebut diatas atau Penerima Pembiayaan pindah kerja ( ke instansi/ daerah lain ).
- 3. Saya akan memberitahukan PT. Bank Riau Kepri Kantor Cabang Syariah Bengkalis jika saya tidak menjabat sebagai bendaharawan / juru bayar gaji sebagaimana tersebut diatas atau Penerima Pembiayaan pindah kerja/ berhenti/ pensiun.
- 4. Saya akan membantu PT. Bank Riau Kepri Kantor Cabang Syariah Bengkalis untuk menyelesaikan pembayaran seluruh kewajiban Penerima Pembiayaan dalam hal Penerima Pembiayaan pindah kerja/ berhenti/ pensiun.

Demikian pernyataan ini saya buat dengan sebenarnya dan penuh tanggung jawab.

Bengkalis,        2022

Yang Membuat Pernyataan,  
Bendaharawan/ juru bayar gaji

Materai  
6000

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Mengetahui,  
Pemimpin Instansi / Kantor

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SURAT KUASA MEMOTONG PENGHASILAN DAN HAK LAINNYA

Yang bertandatangan di bawah ini

Nama : \_\_\_\_\_  
Nomor KTP : \_\_\_\_\_  
Alamat Rumah : \_\_\_\_\_  
Nomor Telepon & HP : \_\_\_\_\_  
Pekerjaan : \_\_\_\_\_  
Instansi : \_\_\_\_\_  
Nomor Induk Pegawai/ Anggota : \_\_\_\_\_  
Dengan ini memberi kuasa kepada Bendaharawan/Juru bayar gaji  
Instansi/ kantor : \_\_\_\_\_  
Nama : \_\_\_\_\_  
Nomor KTP : \_\_\_\_\_  
Alamat Rumah : \_\_\_\_\_  
Nomor Telepon & HP : \_\_\_\_\_  
Pekerjaan : \_\_\_\_\_  
Nomor Induk Pegawai/ Anggota : \_\_\_\_\_

Guna mewakili, bertindak untuk dan atas nama Pemberi Kuasa untuk :

1. Memotong Penghasilan Pemberi Kuasa setiap bulan, terhitung mulai tanggal \_\_\_\_\_ sampai dengan tanggal \_\_\_\_\_  
sebesar :    Angsuran Pokok    : Rp. \_\_\_\_\_  
                  Angsuran Margin    : Rp. \_\_\_\_\_  
                  Total Angsuran    : Rp. \_\_\_\_\_

untuk pembayaran angsuran pembiayaan yang diterima oleh Pemberi Kuasa dari PT. Bank Riau Kepri Kantor :

Cabang Syariah Bengkalis \_\_\_\_\_

berdasarkan Perjanjian / akad pembiayaan nomor \_\_\_\_\_

2. Memotong penerimaan/ hak lainnya yang diterima oleh Pemberi Kuasa di kemudian hari jika Pemberi Kuasa berhenti/ pensiun antara lain berupa pesangon, asuransi, simpanan pada koperasi, simpanan hari tua dan lain - lain guna membayar seluruh kewajiban yang terkait dengan kredit sebagaimana tersebut diatas.  
Pemberian Kuasa ini tidak dapat dicabut atau ditarik kembali dan melepaskan ketentuan pada pasal 1813 Kitab Undang - Undang Hukum Perdata  
Mengetahui segala sesuatu yang berhubungan dengan pemberian kuasa ini, Pemberi Kuasa dengan ini memilih domisili di Kantor Panitera Pengadilan Bengkalis

Bengkalis, \_\_\_\_\_ 2022

Penerima Kuasa,  
Bendaharawan/ Juru Bayar Gaji

Pemberi Kuasa,

\_\_\_\_\_

\_\_\_\_\_

Mengetahui dan Menyetujui,

Pemimpin Instansi / Kantor

PT. Bank Pembangunan Daerah Riau Kepri  
Cabang Syariah Bengkalis

\_\_\_\_\_


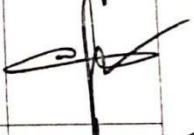


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Pemimpin

Form 9

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 1  
 Week : 1  
 Day : Tuesday - Friday  
 Date : February 02 – February 05 2021





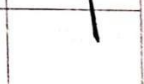
Day/Date	Description of Activities	Task Assignor	Signature
Tuesday, 02 February 2021	1 Learn to separate credit transfer files from Bank Riau Kepri Konven to SDaya 2 Followed by separating the file	Nofri Suyono.,SE	
Wednesday, 03 February 2021	1 Continuing File Split 2 Input customer data on the Riau Kepri Bank Portal 3 Record CIF (Customer Information File) 4 Scanning Customer Files	Nofri Suyono.,SE	
Thursday, 04 February 2021	1 Continuing File Split 2 Input customer data on the Riau Kepri Bank Portal 3 Record CIF (Customer Information File)	Nofri Suyono.,SE	
Friday, 05 February 2021	1 Input customer data on the Riau Kepri Bank Portal. 2 Record CIF (Customer Information File) 3 Input the scanned file.	Nofri Suyono.,SE	
	Notes by Industrial Coach		

No	WORKING	EXPLANATION
		the author's first week of practical work activities. This week the author is taught how to separate the file for transferring credit from Conventional Riau Kepri Bank to SDaya. I learn how to input

		customer data and record the customer's CIF number After being studied, the writer was asked to immediately continue doing the work that had been taught After all the files have been separated, the writer then scans the files for input into the Bank Riau Kepri portal
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**DAILY ACTIVITIES OF THE JOB TRAINING**


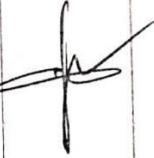
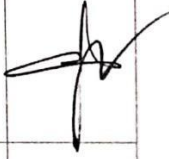
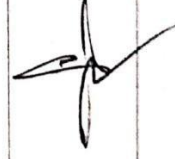

Month : 1  
 Week : 2  
 Day : Monday - Friday  
 Date : February 08 – February 12 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, February 08 2021	1 Studying the KAG Register 2 Registering KAG 3 Perform File Split	Nofri Suyono,SE	
Tuesday, February 09, 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono,SE	
Wednesday, February 10, 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono,SE	
Thursday, February 11, 2021	1 Closing Payment Teller 2 Accompanying employees of Bank Riau Kepri deliver parsley	Nofri Suyono,SE	
Friday February 12, 2021	Lunar Holidays	Nofri Suyono,SE	

No	WORKING	EXPLANATION
		the second week of February the author carried out the same activities as the first week, but this week there was additional learning about the KAG customer credit register (Kredit Aneka Guna), closing the payment of one of the Teller Bank Riau Kepri. And accompanied one of the employees of Bank Riau Kepri to deliver parsley to Chinese customers in commemoration of the Chinese New Year.

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 1  
 Week : 3  
 Day : Monday - Friday  
 Date : February 15 – February 19, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, February 15 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono.,SE	
Tuesday, February 16, 2021	1 Closing Payment Teller 2 Registering KAG 3 Learn the separation of SP2D (Warrant for Disbursement of Funds) 4 Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
Wednesday, February 17 2021	1 Closing Payment Teller 2 Registering KAG 3 Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
Thursday, February 18, 2021	1 Closing Payment Teller 2 Registering KAG 3 Separate SP2D (Warrant for Disbursement of Funds) 4 Receive and give a stamp "paid in full" on SP2D	Nofri Suyono.,SE	
Friday February 19, 2021	1 Closing Payment Teller 2 Registering KAG 3 Separate SP2D (Warrant for Disbursement of Funds) 4 Receive and give a stamp/stamp "paid in full" on SP2D	Nofri Suyono.,SE	









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No	WORKING	EXPLANATION
		the third week of February the author carries out the same activities as the second week, but this week there is an additional lesson regarding the separation of SP2D files (Warranty for Disbursement of Funds) and the issuance of a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD.

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 1  
 Week : 4  
 Day : Monday - Friday  
 Date : February 22 – February 26 2021

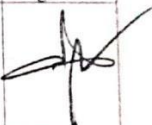




Day/Date	Description of Activities	Task Assignor	Signature
Monday, February 22, 2021	1. Closing Payment Teller 2. Registering KAG	Nofri Suyono.,SE	
Tuesday, February 23, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
Wednesday, February 24, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
Thursday, February 25, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
Friday February 26, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	
			

No	WORKING	EXPLANATION
		the fourth week of February, the authors carry out the same activities as the third week in February.



**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 2  
 Week : 1  
 Day : Monday - Friday  
 Date : March 01 – March 05, 2021

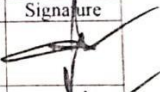




Day/Date	Description of Activities	Task Assignor	Signature
Monday, March 01, 2021	1 Closing Payment Teller 2 Registering KAG 3 Input SimPel Customer data for E-KTP	Nofri Suyono.,SE	
Tuesday, March 02, 2021	1 Closing Payment Teller 2 Input SimPel Customer data for E-KTP	Nofri Suyono.,SE	
Wednesday, March 03, 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono.,SE	
Thursday, March 04, 2021	1 Closing Payment Teller 2 Registering KAG 3 Fill out the Individual Account Opening Form for SimPel	Nofri Suyono.,SE	
Friday March 05, 2021	1 Closing Payment Teller 2 Take JASARAHARJA deposit slip	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		the first week of March the author carried out the same activities with several activities in February However, there are additional activities, namely inputting SimPel (Student Savings) customer data and printing the

		customer's E-KTP, as well as filling in the Individual Account Opening Form for SimPel (Student Savings) The data entered and the form filled out are customer data for students at SMK 3 Bengkalis
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**DAILY ACTIVITIES OF THE JOB TRAINING**


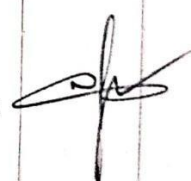

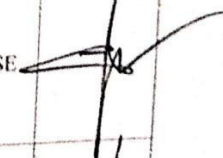

Month : 2  
 Week : 2  
 Day : Monday - Friday  
 Date : March 08 – March 12, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, March 08, 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono.,SE	
Tuesday, March 09, 2021	Sick	Nofri Suyono.,SE	
Wednesday, March 10, 2021	1 Closing Payment Teller 2 Registering KAG 3 Receive and give a stamp/stamp "paid in full" on SP2D	Nofri Suyono.,SE	
Thursday, March 11, 2021	Holiday	Nofri Suyono.,SE	
Friday March 12, 2021	1. Closing Payment Teller 2 Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		the second week of March the author carried out the same activities as the activities in the first week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customers' credit, separating SP2D files (Warrant for Disbursement of Funds) and giving a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD.

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 2  
 Week : 3  
 Day : Monday - Friday  
 Date : March 15 – March 19, 2021


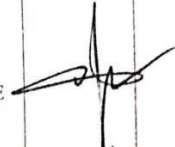

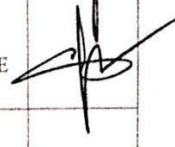
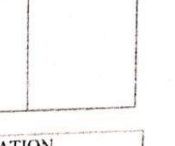
Day/Date	Description of Activities	Task Assignor	Signature
Monday, March 15, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Registering KAG</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4 Doing Corporate Tax Separation</li> </ol>	Nofri Suyono.,SE	
Tuesday, March 16, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Receive and give a stamp/stamp "paid in full" on SP2D</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> </ol>	Nofri Suyono.,SE	
Wednesday, March 17, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Receive and give a stamp/stamp "paid in full" on SP2D</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> </ol>	Nofri Suyono.,SE	
Thursday, March 18, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Separate SP2D (Warrant for Disbursement of Funds)</li> <li>3 Doing Corporate Tax Separation</li> </ol>	Nofri Suyono.,SE	
Friday March 19, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Registering KAG</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> </ol>	Nofri Suyono.,SE	

	4 Prepare vouchers for tellers		

No	WORKING	EXPLANATION
		the third week of March, the author carried out the same activities as the activities in the second week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customers, separating SP2D files (Warrant for Disbursement of Funds), and the issuance of a "Paid in Full" Stamp/Stamp when receiving SP2D from BPKAD

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 2  
 Week : 4  
 Day : Monday - Friday  
 Date : March 22 – March 26, 2021




Day/Date	Description of Activities	Task Assignor	Signature
Monday, March 22, 2021	1. Closing Payment Teller 2. Registering KAG 3. Separate SP2D (Warrant for Disbursement of Funds) 4. Doing Corporate Tax Separation	Nofri Suyono.,SE	
Tuesday, March 23, 2021	1. Closing Payment Teller 2. Separate SP2D (Warrant for Disbursement of Funds) 3. Doing Corporate Tax Separation	Nofri Suyono.,SE	
Wednesday, March 24, 2021	1. Closing Payment Teller 2. Registering KAG	Nofri Suyono.,SE	
Thursday, March 25, 2021	1. Closing Payment Teller 2. Prepare vouchers for tellers	Nofri Suyono.,SE	
Friday 26 March 2021	1. Closing Payment Teller 2. Registering KAG 3. Prepare vouchers for tellers	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		the fourth week of March, the author carries out the same activities as the activities in

		<p>the third week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit, separating SP2D files (Warrant for Disbursement of Funds) and the issuance of a "Paid Paid" Stamp/Stamp when receiving SP2D from BPKAD but there are additional tasks, namely separating and compiling vouchers from debit notes that have been posted by the teller and separation of corporate taxes that come in after being posted by the teller</p>
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**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 2  
 Week : 5  
 Day : Monday - Wednesday  
 Date : March 29 - March 31, 2021


Day/Date	Description of Activities	Task Assignor	Signature
Monday, March 29, 2021	1. Closing Payment Teller 2. Registering KAG	Nofri Suyono.,SE	
Tuesday, March 30, 2021	1. Closing Payment Teller	Nofri Suyono.,SE	
Wednesday, March 31, 2021	1. Closing Payment Teller 2. Registering KAG	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		the fifth week of March, the author carries out the same activities as the fourth week, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit



**DAILY ACTIVITIES OF THE JOB TRAINING**




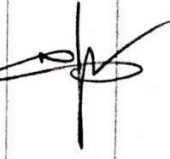
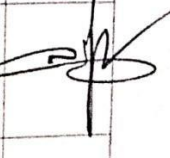
Month : 3  
 Week : 1  
 Day : Thursday - Friday  
 Date : April 01 – April 02, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Tuesday, 01 April 2021	1 Closing Payment Teller 2 Registering KAG	Nofri Suyono, SE	
Friday, 02 April 2021	Holiday		

No	WORKING	EXPLANATION
		the first week of April, the author carried out the same activities as the previous month, namely closing the payment of one of the tellers of Bank Riau Kepri, registering KAG (Kredit Aneka Guna) customer credit.

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 3  
 Week : 2  
 Day : Monday - Friday  
 Date : April 05 – April 09, 2021

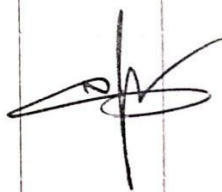
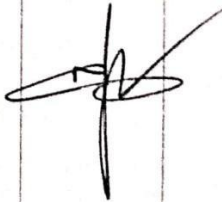
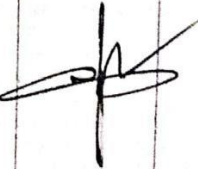
Day/Date	Description of Activities	Task Assignor	Signature
Monday, April 05, 2021	1. Closing Payment Teller 2. Registering KAG	Nofri Suyono.,SE	
Tuesday, April 06, 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D 3. Input data and nominal SP2D 4. Print SP2D debit notes for posting 5. Registering KAG	Nofri Suyono.,SE	
Wednesday, April 07, 2021	1. Closing Payment Teller 2. Registering KAG 3. Receive and give a stamp/stamp "paid in full" on SP2D 4. Input data and nominal SP2D 5. Print SP2D debit notes for posting	Nofri Suyono.,SE	
Thursday, April 08, 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D 3. Input data and nominal SP2D 4. Print SP2D debit notes for posting 5. Register KAG	Nofri Suyono.,SE	
Friday April 09, 2021	1. Closing Payment Teller 2. Registering KAG 3. Receive and give a stamp/stamp "paid in full" on SP2D	Nofri Suyono.,SE	

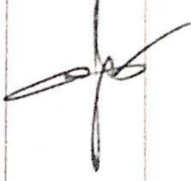
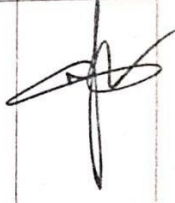
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No	WORKING	EXPLANATION
		<p>the second week of April, the author carried out the same activities as the activities in the first week and the previous month, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a Stamp / Stamp "Has been Paid in full" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and separation of corporate taxes that come in after being posted by tellers, in this second week the author is allowed to input data and nominal SP2D received, as well as print a debit note to be posted by the teller.</p>

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 3  
 Week : 3  
 Day : Monday - Friday  
 Date : April 12 – April 16, 2021


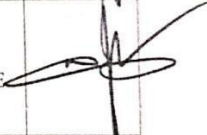
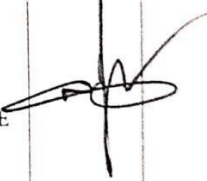
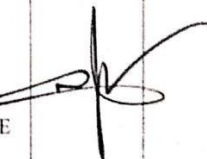
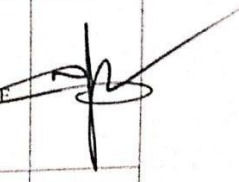
Day/Date	Description of Activities	Task Assignor	Signature
Monday, April 12, 2021	1. Closing Payment Teller 2. Registering KAG 3. Receive and give a stamp/stamp "paid in full" on SP2D 4. Input data and nominal SP2D 5. Separate SP2D (Warrant for Disbursement of Funds) 6. Doing Corporate Tax Separation	Nofri Suyono.,SE	
Tuesday, April 13, 2021	1. Closing Payment Teller 2. Receive and give a stamp/stamp "paid in full" on SP2D 3. Registering KAG 4. Separate SP2D (Warrant for Disbursement of Funds) 5. Doing Corporate Tax Separation 6. Prepare vouchers for tellers.	Nofri Suyono.,SE	
Wednesday, April 14, 2021	1. Closing Payment Teller 2. Registering KAG 3. Receive and give a stamp/stamp "paid in full" on SP2D 4. Input data and nominal SP2D 5. Print SP2D debit notes for posting.	Nofri Suyono.,SE	
Thursday,	1. Closing Payment	Nofri	

April 15, 2021	Teller 2 Receive and give a stamp/stamp "paid in full" on SP2D 3 Register KAG 4 Separate SP2D (Warrant for Disbursement of Funds) 5 Doing Corporate Tax Separation 6 Prepare vouchers for tellers	Suyono.,SE	
Friday April 16, 2021	1 Closing Payment Teller 2 Registering KAG 3 Separate SP2D (Warrant for Disbursement of Funds) 4 Prepare vouchers for tellers	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		<p>the third week of April, the authors carry out the same activities as the activities in the second week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and providing a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and inputting data and nominal SP2D received, as well as printing debit notes to be posted by tellers</p>

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 3  
 Week : 4  
 Day : Monday - Friday  
 Date : April 19 – April 23, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, April 19, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Registering KAG</li> <li>3 Receive and give a stamp/stamp "paid in full" on SP2D.</li> </ol>	Nofri Suyono.,SE	
Tuesday, April 20, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Receive and give a stamp/stamp "paid in full" on SP2D.</li> <li>3 Registering KAG</li> </ol>	Nofri Suyono.,SE	
Wednesday, April 21, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Register KAG.</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4 Doing Corporate Tax Separation</li> <li>5 Prepare vouchers for tellers.</li> </ol>	Nofri Suyono.,SE	
Thursday, April 22, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Register KAG</li> <li>3 Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4 Doing Corporate Tax Separation</li> <li>5 Prepare vouchers for tellers.</li> </ol>	Nofri Suyono.,SE	
Friday April 23, 2021	<ol style="list-style-type: none"> <li>1 Closing Payment Teller</li> <li>2 Separate SP2D (Warrant for Disbursement of Funds)</li> <li>5 Prepare vouchers for tellers.</li> </ol>	Nofri Suyono.,SE	

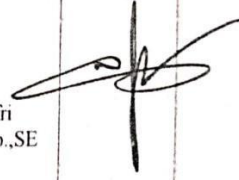




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No	WORKING	EXPLANATION
		<p>the fourth week of April, the author carries out the same activities as the activities in the third week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and inputting data and nominal SP2D received, as well as printing debit notes to be posted by tellers</p>



**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 3  
 Week : 5  
 Day : Monday - Friday  
 Date : April 26 – April 30, 2021


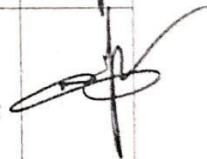
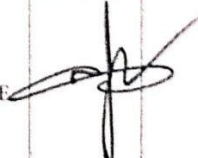
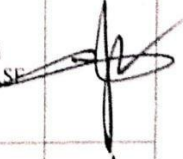
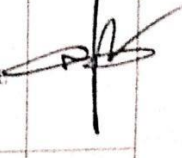
Day/Date	Description of Activities	Task Assignor	Signature
Monday, April 26, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Receive and give a stamp/stamp "paid in full" on SP2D</li> <li>3. Separate SP2D (Warrant for Disbursement of Funds)</li> <li>4. Doing Corporate Tax Separation</li> <li>5. Approve Payroll Online</li> <li>6. Legalization of KASDA Deposit Slip</li> </ol>	Nofri Suyono.,SE	
Tuesday, April 27, 2021	<ol style="list-style-type: none"> <li>1. Closing Payment Teller</li> <li>2. Legalization of KASDA Deposit Slip</li> </ol>	Nofri Suyono.,SE	
Wednesday, April 28, 2021	<ol style="list-style-type: none"> <li>1. Moved to General section</li> <li>2. Learn how to register incoming and outgoing letters to the head office, general office, and branches</li> <li>3. Register incoming and outgoing mail</li> </ol>	Nofri Suyono.,SE	
Thursday, April 29, 2021	<ol style="list-style-type: none"> <li>1. Register of incoming and outgoing mail for head office, general and branch offices</li> <li>2. Bundle incoming and outgoing mail</li> </ol>	Nofri Suyono.,SE	
Friday April 30, 2021	<ol style="list-style-type: none"> <li>1. Register of incoming and</li> </ol>	Nofri Suyono.,SE	

	outgoing mail for head office, general and branch offices 2 Bundle incoming and outgoing mail		

No	WORKING	EXPLANATION
		the fifth week of April, the author carries out the same activities as the activities in the fourth week of April, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a "Paid Stamp" Lunas" when receiving SP2D from BPKAD, separating and compiling vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and approve online payroll portals. In this fifth week, the author was transferred to the General section, in the General section the author was taught how to register incoming and outgoing mail from the head office, general, and branches as well as how to bundle incoming and outgoing mail.

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 4  
 Week : 1  
 Day : Monday - Friday  
 Date : May 03 - May 07, 2021


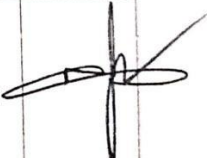
Day/Date	Description of Activities	Task Assignor	Signature
Monday, May 03, 2021	1 Closing Payment Teller 2 Registering KAG 3 Receive and give a stamp/stamp "paid in full" on SP2D 4 Input data and nominal SP2D	Nofri Suyono, SE	
Tuesday, May 04, 2021	1 Closing Payment Teller 2 Receive and give a stamp/stamp "paid in full" on SP2D 3 Registering KAG 4 Input data and nominal SP2D	Nofri Suyono, SE	
Wednesday, May 05, 2021	1 Closing Payment Teller 2 Registering KAG 3 Receive and give a stamp/stamp "paid in full" on SP2D 4 Input data and nominal SP2D	Nofri Suyono, SE	
Thursday, May 06, 2021	1 Closing Payment Teller 2 Receive and give a stamp/stamp "paid in full" on SP2D 3 Input data and nominal SP2D	Nofri Suyono, SE	
Friday 07 May 2021	1 Closing Payment Teller 2 Registering KAG 3 Receive and give a stamp/stamp "paid in full" on SP2D 4 Input data and nominal SP2D	Nofri Suyono, SE	

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No	WORKING	EXPLANATION
		<p>the first week of May, the author carried out the same activities as the previous months, namely closing the payment of one of the tellers of Bank Riau Kepri, separating the SP2D file (Warrant for Disbursement of Funds) and giving a stamp "Has been Paid in Full" " when receiving SP2D from BPKAD, separate and compile vouchers from debit notes that have been posted by tellers and corporate tax separations that come in after being posted by tellers, and input data and nominal SP2D received, and print debit notes to be posted by tellers .</p>

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 4  
 Week : 2  
 Day : Monday - Friday  
 Date : May 10 – May 14, 2021






Day/Date	Description of Activities	Task Assignor	Signature
Monday, May 10, 2021	1 Separate SP2D (Warrant for Disbursement of Funds) 2 Doing Corporate Tax Separation 3 Prepare vouchers for tellers.	Nofri Suyono..SE	
Tuesday, May 11, 2021	1 Move to the Customer Service section. 2 Register customer data making accounts & atm, change books.	Nofri Suyono..SE	
Wednesday, May 12, 2021	Eid Al-Fitr Holidays		
Thursday, May 13, 2021	Eid Al-Fitr Holidays		
Friday May 14, 2021	Eid Al-Fitr Holidays		

No	WORKING	EXPLANATION
		the second week of May, the authors carry out the same activities as the activities in the first week, namely separating SP2D files (Warrants for Disbursement of Funds), separating and compiling vouchers from debit notes that have been posted by

		tellers and separating incoming corporate taxes after being posted by the teller. On the second Tuesday of May, the author was transferred to the Customer Service section, and asked to register the customer data that made accounts, ATMs, and changed books.
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**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 4  
 Week : 3  
 Day : Monday - Friday  
 Date : May 17 – May 21, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, May 17, 2021	1. Registering KAG 2. Separation of teller vouchers	Nofri Suyono, SE	
Tuesday, May 18, 2021	1. Register KAG	Nofri Suyono, SE	
Wednesday, May 19, 2021	1. Register KAG	Nofri Suyono, SE	
Thursday, May 20, 2021	1. KAG registers 2. Input Data on Customer Loan Bills at School 3. Making / Printing official loan invoices	Nofri Suyono, SE	
Friday May 21, 2021	1. Separate SP2D (Warrant for Disbursement of Funds) 2. Doing Corporate Tax Separation 3. Prepare vouchers for tellers.	Nofri Suyono, SE	

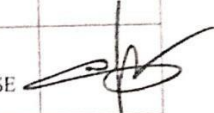
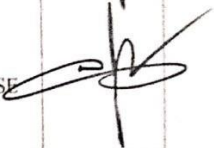
No	WORKING	EXPLANATION
		the third week of May the author carried out the same activities as the activities in the second week, namely closing the payment of one of the tellers of Bank Riau Kepri, separating SP2D files (Warrants for Disbursement of Funds), separating and



		compiling vouchers from debit notes that had been issued posting by the teller and the separation of corporate taxes that enter after being posted by the teller, and there is an additional task, namely inputting customer billing data based on schools in the district Bengkalis and Kec Bantan As well as making/printing loan invoices for agencies in Bengkalis
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**DAILY ACTIVITIES OF THE JOB TRAINING**

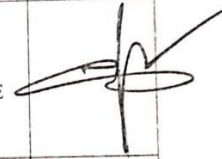
Month : 4  
 Week : 4  
 Day : Monday - Friday  
 Date : May 24 - May 28, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, May 24, 2021	Permission		
Tuesday, May 25, 2021	Permission		
Wednesday, May 26, 2021	Vesak Day Holiday		
Thursday, May 27, 2021	1. Separate SP2D (Warrant for Disbursement of Funds)	Nofri Suyono, SE	
Friday May 28, 2021	1. Separate SP2D (Warrant for Disbursement of Funds) 2. New Checks and Passbook Stamps.	Nofri Suyono, SE	

No	WORKING	EXPLANATION
		the fourth week of May, the authors carry out the same activities as the activities in the third week, namely separating SP2D files (Warranty for Disbursement of Funds) and giving Stamps/Stamps on new Checks and Savings Books that will be used by customers

**DAILY ACTIVITIES OF THE JOB TRAINING**


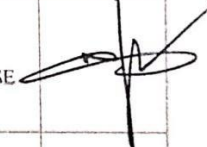
Month : 4  
 Week : 5  
 Day : Monday  
 Date : May 31, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Monday, May 31, 2021	1 Prepare a credit loan form (KAG) 2 Paste the Overlay on the SimPel Savings Book.	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		the fifth week of May, the author prepares the form that will be used by the customer in applying for a loan, and the author is also asked to paste the Overlay on the SimPel (Simpanan Pelajar) passbook

**DAILY ACTIVITIES OF THE JOB TRAINING**

Month : 5  
 Week : 1  
 Day : Tuesday - Wednesday  
 Date : June 01 – June 02, 2021

Day/Date	Description of Activities	Task Assignor	Signature
Tuesday, June 01, 2021	1. Prepare a credit loan form (KAG) 2. Paste the Overlay on the SimPel Savings Book	Nofri Suyono.,SE	
Wednesday, June 02, 2021	1. Closing Payment Teller 2. Paste the Overlay on the SimPel Savings Book	Nofri Suyono.,SE	

No	WORKING	EXPLANATION
		June 1, 2021, the author is still continuing the work that has not been completed on May 31, namely closing the payment teller and attaching the overlay. And on June 2, is the last day the author did practical work at PT. Bank Riau Kepri Bengkalis Sub-Branch. Before saying goodbye, the writer finished all the work that had not been completed the previous day.