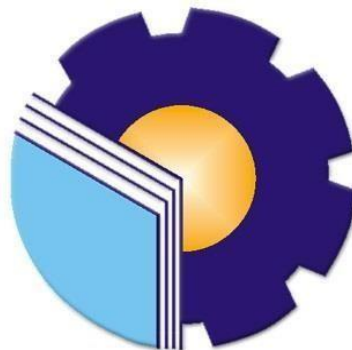


**JOB TRAINING COMPANY
PT. BANK NEGARA INDONESIA
(PERSERO) TBK
KANTOR CABANG DUMAI**

**EFLARINI
5404191212**



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

2023

**JOB TRAINING REPORT
COMPANY**

**PT. BANK NEGARA INDONESIA
(PERSERO) TBK
KANTOR CABANG DUMAI
JOB TRAINING COMPANY**

Written as one of the condition for completing Apprenticeship Report

EFLARINI
5404191212

Dumai, June 27th, 2023

Manager of Credit Administration
PT. Bank Negara Indonesia

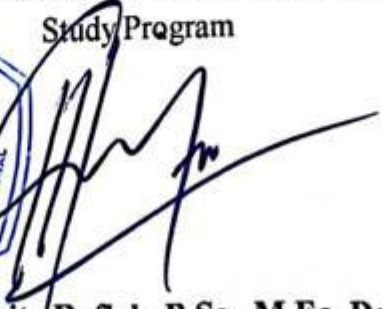


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Bengkalis, June 27, 2023



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CHAPTER 1

INTRODUCTION

1.1 Background of Apprenticeship

Bengkalis State Polytechnic is a state polytechnic located in Riau province. The Bengkalis State Polytechnic Campus is located in Bengkalis, Riau, Indonesia which was founded in early 2000 by the Bengkalis Regency Government through the Gema Bahari Institute. Initially, this Polytechnic only had 3 (three) study programs, namely: Ship Electrical Engineering, Ship Building Engineering, Ship Mechanical Engineering. During its journey, this polytechnic changed its name to Bengkalis Polytechnic and is under the auspices of the Bangun Insani Foundation (YBI) with 5 (five) study programs namely: Marine Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, Business Administration.

In July 2001, the Bengkalis Polytechnic accepted its first batch of new students. In 2006 Bengkalis Polytechnic added 2 (two) new study programs namely Business English and Informatics Engineering. In early 2008 Bengkalis Polytechnic asked for support from YBI Bengkalis, the Bengkalis Regency Government and the Bengkalis Regency DPRD to propose an increase in the status of Private Higher Education (PTS) to State Higher Education (PTN). In 2009, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government proposed an increase in status from PTS to PTN to the Ministry of National Education through the Bengkalis Directorate General of Basic Education.

On February 9, 2011, the Bengkalis Polytechnic together with YBI Bengkalis and the Bengkalis Regency Government made a presentation to the Minister of State Apparatus Empowerment and Bureaucratic Reform to finalize the feasibility of the Bengkalis Polytechnic state. On July 29, 2011, the Bengkalis State Polytechnic officially became a PTN with the name Bengkalis State Polytechnic through the Regulation of the Minister of National Education

(Permendiknas) Number 28 of 2011 concerning the Establishment, Organization and Work Procedures of the Bengkalis State Polytechnic.

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

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

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

Practical work is a learning process by getting to know the scope of the real world of work. Every student is required to go directly into the world of work which is their respective field, so it is hoped that each student can immediately apply the knowledge they have learned before to the world of work.

In addition, with practical work students can add knowledge, skills and experience in the world of work which can later be applied in the real world of work. To carry out practical work, students must complete up to 8 (eight) semesters of study and graduate in that semester.

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

can broaden each student's horizons so that they are more skilled, responsive, and able to compete and be efficient in the future. Consequently, after completing the Field Work Practice for 120 days, each student is required to make a Job Training Report while carrying out the Practical Work so that students can be accountable for the results obtained from the Field Work Practice activities and can continue lectures in the next activity. semester.

The facts show that many fresh graduate students often cannot work optimally because they do not have work experience. Therefore, this internship program is needed for students. Through this internship, students will get short work experience which is expected to give students an overview of the actual situation and world of work.

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

In this program, specifically for students of International Business Administration semester 8 (eight) practical work activities are carried out for approximately 4 (four) months, by choosing their own place and location for practical work. However, before choosing a place to carry out this program, the practical work coordinator provides several options or options for practical work places to students. Then from these several choices the author is interested in doing practical work in the financial sector, namely banking at PT Bank BNI KCP Bengkalis.

1.2 Purpose of the Apprenticeship

Internship is one of the activities of Bengkalis State Polytechnic students in completing their studies. To achieve the expected results, students need to know the objectives of the internship program. The objectives of the work practice are as follows:

1. To describe job description of the activities at PT Bank Negara Indonesia kc. Dumai
2. To explain work system and procedure at PT Bank Negara Indonesia kc Dumai.
3. To determine time and place of work at PT Bank Negara Indonesia kc Dumai.
4. To find out the obstacles and solutions during work practice at PT Bank Negara Indonesia kc Dumai.

1.3 Significances of the Apprenticeship

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

1. For Students
Students have the opportunity to apply the theoretical knowledge and concepts acquired during their studies into the world of work.
2. For Companies
There is cooperation with the world of industry/companies so that it is known by academics and companies to get alternative prospective employees who are known for quality, dedication, and credibility.
3. For Bengkalis State Polytechnic
The Bengkalis State Polytechnic received feedback from the company regarding curriculum development and learning processes for students participating in internships who could improve the quality of their graduates through internship experiences.

CHAPTER II

A GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History



Figure 2.1 PT Bank BNI KC Dumai
Source: Processed Data 2023

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

Based on Government Regulation no. 19 of 1992 dated April 29, 1992, the legal form of BNI was adjusted to become a Limited Liability Company (Persero). The adjustment of the legal form to become a Persero is stated in Deed

No. 131, dated July 31, 1992, made before Muhani Salim, SH, which was announced in the State Gazette of the Republic of Indonesia No. 73 dated 11 September 1992 Supplement No. 1A.

BNI is a state-owned bank (State-Owned Enterprise), a State-Owned Enterprise is a business entity whose capital is wholly or mostly owned by the State through direct equity participation, BNI is the first company engaged in the financial sector to become a public company after listing its shares on Jakarta Stock Exchange and Surabaya Stock Exchange in 1996. To strengthen the financial structure and competitiveness in the national banking industry, BNI has carried out several corporate actions, including: other recapitalization processes carried out by the Government in 1999, divestment of Government shares in 2007, and a limited public offering of shares in 2010.

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

The last amendment to the BNI Articles of Association was made, among others, regarding the rearrangement of the entire Articles of Association according to Deed No. 35 dated March 17, 2015 Notary Fathiah Helmi, SH has received approval from the Minister of Law and Human Rights of the Republic of Indonesia, with decision letter no. AHU-AH.01.03-0776526 dated 14 April 2015.

Currently, 60% of BNI shares are owned by the Government of the Republic of Indonesia, while the remaining 40% is owned by the public, both individuals and institutions, domestic and foreign. BNI is now listed as the 4th largest national bank in Indonesia in terms of total assets, total loans and total third party funds. In providing integrated financial services, BNI is supported by

several subsidiaries, namely BNI Multifinance, BNI Sekuritas, BNI Life Insurance and BNI Remittance.

BNI offers depository services and loan facilities for the corporate, medium and small segments. Some of the best products and services have been adapted to the needs of customers from childhood, youth, adulthood, to retirement.

2.2 Logo of PT Bank Negara Indonesia Tbk.



*Figure 2.2 Logo of PT Bank BNI
Source: Processed Data 2023*

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

The change in the BNI logo occurred in 1988 with a total overhaul of all designs and colors. If previously the dominant colors were red and yellow, the new BNI logo at that time was more dominant in blue and slightly orange. A new object appears in the BNI logo, namely a sailing ship with an orange accent on its hull. This logo looks more elegant than before.

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

2.2.1 Use of Letters

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

2.2.2 Symbols 46

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

2.2.3 Color Palette

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

2.3 Vision and Mission of PT Bank BNI

2.3.1 Vision of BNI

Become a Leading Financial Institution in Service and Performance on an ongoing basis.

2.3.2 Mission of BNI

1. Providing excellent service and digital solutions to all customers as the first choice Business Partner.
2. Strengthen international services to support the needs of Global Business Partners.
3. Increasing superior investment value for Investors.
4. Creating the best conditions for employees as a place of pride to work and achieve.
5. Increase awareness and responsibility towards the environment and society.
6. Become a reference for the implementation of compliance and good corporate governance for the industry.

2.4 Kind of Business

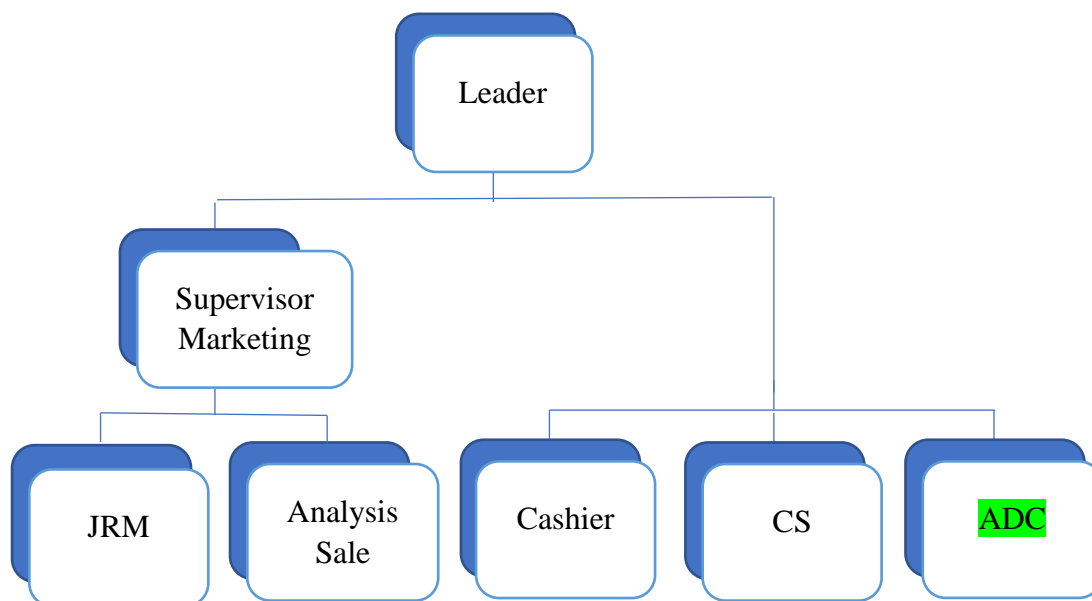
BNI KC Dumai conducts business activities in accordance with the activities of commercial banks as stated in Law no. 10 of 1998 concerning amendments to the Banking Law No. 7 of 1992 concerning Banking, whose business activities include collecting and distributing these funds to the public. Therefore, Bank BNI can develop and become bigger depending on the public funds that can be collected as much as possible, because the funds within the body of Bank BNI are like blood that keeps on circulating, so you can imagine if the blood decreases or decreases. Therefore, Bank BNI cannot provide credit to its customers as a source of income if the available funds are very limited.

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

2.5 Organizational Structure of PT Bank BNI KC Dumai

The organizational structure is a chart that systematically describes the assignment, duties, functions, authorities and responsibilities of each with predetermined objectives. Aims to foster work harmony so that work can be carried out regularly and properly to achieve the desired goals optimally.

Furthermore, the organizational structure of PT. Bank Negara Indonesia Figure 2.3 below:



Picture : 2.3 Organizational Structure of PT Bank BNI KCP Bengkalis
 Source: Processed Data 2023

At the time of carrying out the Practical Work the Author was in the ADC or Business Administration section, where in the ADC union there was a supervisor whose role was as the leader of the unit and also as the person who is responsible when there are debtors who want to apply for loans and people who will check the completeness of the files debtor that has been uploaded on the web or a special BNI bank site called IKON, then this Supervisor will do it to the debtor when the required files are complete and a survey has been carried out.

In addition, there is also an ADC assistant who serves as a person who prepares debtor files such as SKK or Credit Certificates and also PK or Credit Agreements.

At ADC BNI KC Dumai there are ADNK officers or commonly referred to as the Domestic Administration and Clearing Unit which has the task of clearing, processing credit applications and orders for disbursement of funds.

2.5.1 Leader

It is in charge of setting goals and policies, preparing business development strategy plans in accordance with the capabilities or budget available

or planned by the Bengkalis Branch of the Riau Kepri Bank and overseeing and assessing the work activities of its staff.

2.5.2 Marketing supervisor

A marketing supervisor is someone who is given a task in a company association because he has the power and authority to issue orders to his subordinate co-workers. The marketing supervisor is directly in charge of the Junior Relations Manager (JRM) and sales analysis, namely:

1. Youth Relations Manager (JRM)

Muda Relationship Manager (JRM) is part of the sales team that maintains relationships with bank customers, both funding customers (depositors) and lenders/credit customers (debtors).

The duties of the junior relations manager are:

1. Doing marketing/distribution of People's Business Banking Credit (KUR) products.
2. Do a credit analysis and make sure the data/information presented is complete and correct.
3. Carry out the function as a lender in accordance with the authority and applicable policies/procedures/provisions.
4. Monitor the debtor's credit journey.
5. Responsible for achieving business expansion targets and the quality of economic affairs in the managed segment.

2. Sales analyst

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

2.5.3 Customer Service Department

This department is also referred to as the front office which deals directly with customers. In the Customer Service Department, the leadership is assisted by several people who occupy each section, namely:

1. Customer service

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

2. Cashier

The teller is the front office clerk who is responsible for providing customer transaction services, be it deposit or payment. in accordance with applicable regulations.

3. Credit Administration

Credit administration is a position assigned to manage important documents for each bank customer to store and input data. The credit administration tasks are:

1. Investigation
2. Validate.
3. Inspect.
4. Ensure authority.
5. Make a report.
6. Manage.
7. Arrange.
8. Serving the credit process.
9. Carry out credit administration tasks.

2.6 The Working Process

In this report, the author explains how the company's business processes and work processes achieve goals.

2.7 Document Used for Activity

In carrying out practical work, there are several documents needed to complete the work given. These documents are as follows:

2.7.1 PK/ Credit Agreement

PK or Credit Agreement is an agreement between the debtor and the first party who gives the power of attorney by giving the first party's installment credit power to the second party who continues the credit.

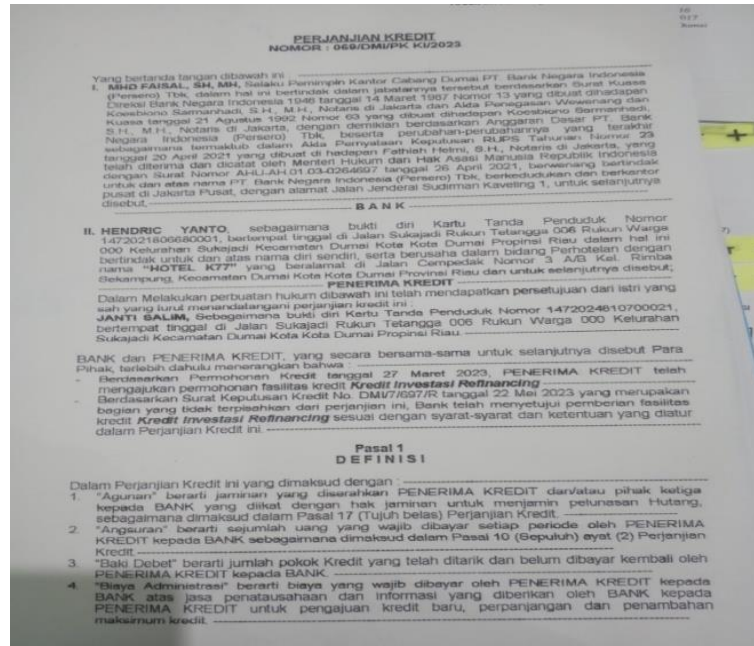


Figure 2.4 Credit Agreement
Source: Processed Data 2023

2.7.2 SKK/ Credit Certificate

SKK is an agreement that contains terms and conditions applicable to the use of the product.

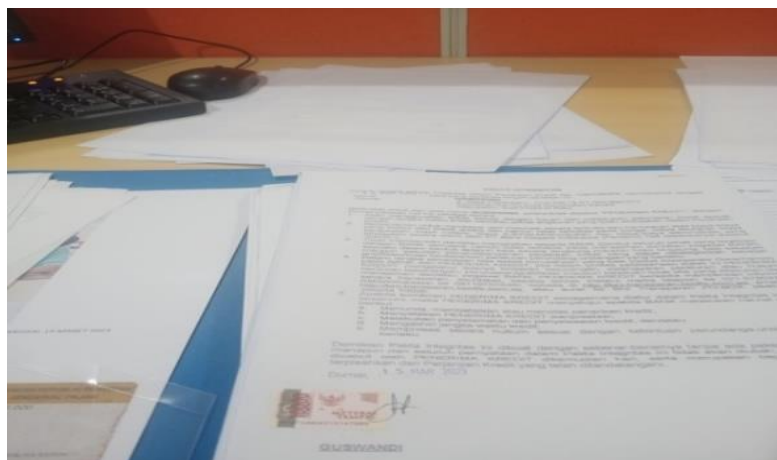


Figure 2.5 Certificate of Credit
Source: Processed Data 2023

2.7.3 Life Insurance and Fire Insurance

Life Insurance and Fire Insurance are divided into several there are types of life insurance, there are BNI life, GRM, and TIB, meanwhile for fire insurance there are Jasindo, Tripakarta and Aswata.

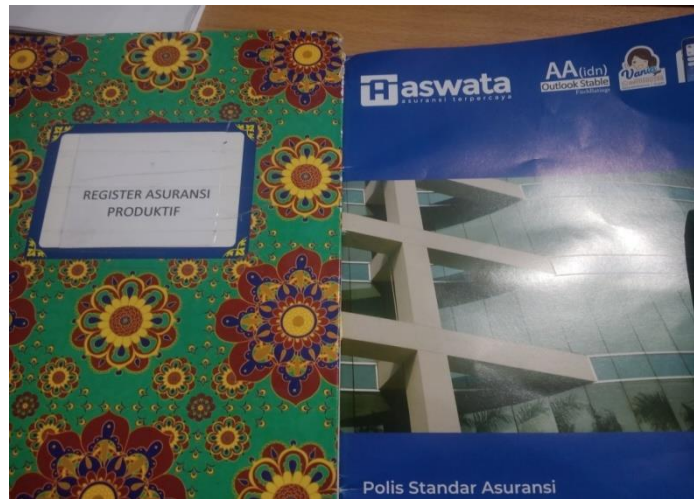


Figure 2.6 Life Insurance and Fire Insurance
Source: Processed Data 2023

2.7.4 BNI Griya

BNI Griya is a type of credit that can be used for purchase, renovation, construction, refinancing, top up, or take over properties. The advantages of a payment term of up to 30 years with a maximum credit limit of up to 20 billion.



Figure 2.7 BNI Griya
Source: Processed Data 2023

2.7.5 BNI Flexi

Mis a BNI loan product aimed at employees fixed income to meet consumption needs. Mthe benefits provided, namely the credit limit of up to Rp. 500,000,000 with a maximum tenor of 15 years.



Figure 2.8 BNI Flexion
Source: Processed Data 2023

2.7.6 Debit Vouchers

Debit voucher is one of the documents used to record expenses issued by the company.

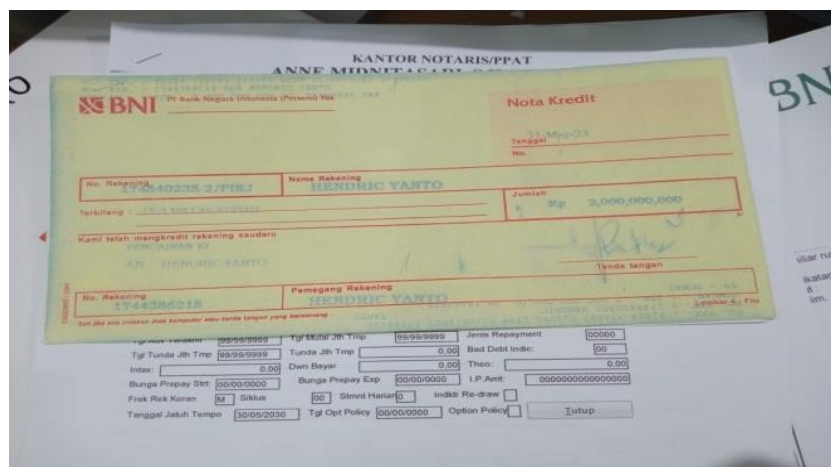


Figure 2.9 Debit Vouchers
Source: Processed Data 2023

2.7.7 KUR (People's Business Credit)

BNI KUR is a type of credit focused on the production sector, namely maritime, agriculture and forestry, processing industry and production services. The benefits obtained are a maximum return of 5 years with a maximum loan of Rp. 500,000,000.



Figure 2.10 KUR
Source: Processed Data 2023

2.7.8 Credit Life Insurance Application Letter

This credit insurance application letter is a form containing the personal data of the debtor who will apply for life insurance.

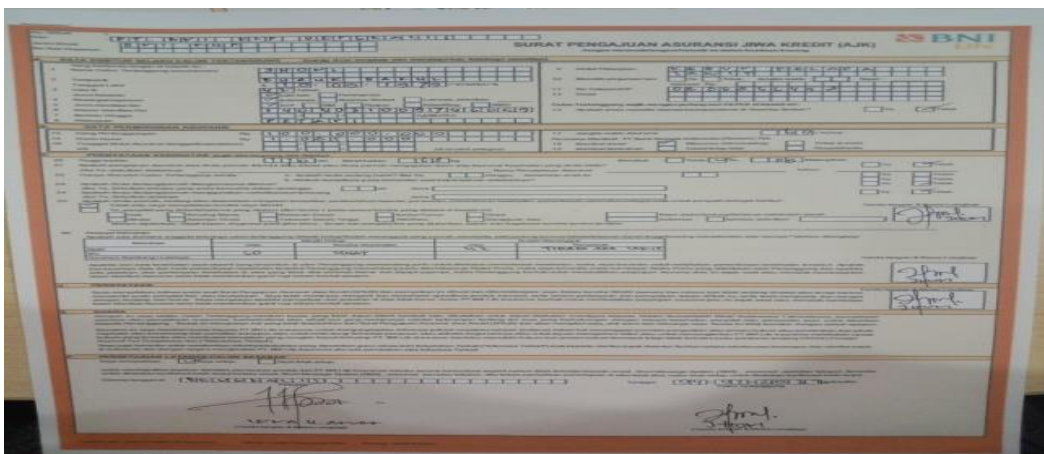


Figure 2.11 Application for Credit Life Insurance
Source: Processed Data 2023

CHAPTER III

SCOPE OF THE INTERNATIONAL

3.1 Job Description

As long as the practitioner carries out the field work program at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Branch Office, practitioners are placed in the Back Office section, namely the ADC unit supervised by Ms. Verda Silfia and several employees of Bank Negara Indonesia ADC unit.

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

1. Help with daily bookkeeping
2. Compile customer credit files (Failing)
3. Perform monthly bookkeeping of clearing activities
4. register productive insurance books, consumer insurance, notary order books and others.
5. Make royal letters / proof of royalty
6. Create a list of orders
7. Make a letter of reply to Bank BNI for other branches and a letter of cancellation of the policy.
8. Create Debit Vouchers
9. Upload debtor files
10. Uploading initial documents / inputting debtor files.

3.2 System and Procedures

3.2.1 Work System

Companies need a system to support company activities, in other words, the system is a series of procedures that are interrelated and together form a function that aims to achieve company goals.

The system used by PT. Indonesian State Bank Tbk Kc Dumai in its operational activities is an online and offline/manual system process. PT. Bank Negara Indonesia Tbk Kc Dumai is a state-owned company that operates in the service sector and provides various kinds of financial services to support its business activities. PT. Bank Negara Indonesia Tbk at the end of 2022 was recorded as having 195 branch office units and 16,125 ATM units spread throughout Indonesia.

3.2.2 Work Procedures

There is a work procedure at PT. Bank Negara Indonesia (Persero) Tbk Dumai Branch Office:

1. Daily book keeping

Daily bookkeeping is an activity of recording cash out for bank needs and employee needs such as for out-of-town official activities, bank repairs and so on, this daily bookkeeping is done to control cash flow so that it runs well.



*Figure 3.1 Daily Transaction Bookkeeping
Source: Processed Data 2023*

2. Preparing debtor documents or failing

Is an activity carried out to separate or sort between original documents, work documents, and debtor documents. Credit files that must be failed include credit agreements, fire insurance policies, credit life insurance policies, collateral submission certificates, integrity pacts, monthly credit installment tables, credit application letters.



Figure 3.2 Failling debtor files
Source: Processed Data 2023

3. Register of Productive Insurance books, Consumptive Insurance, Notary Order books and others. Productive and consumptive insurance registration is giving guarantees for building damage up to death, insurance that guarantees, among others, Jasindo Insurance, Bintang Insurance, Tripakarta Insurance, Aswata, BNI Life, GRM, and TIB.

Notary order register is registering the debtor with a notary who will handle the guarantee that will be given to the bank.

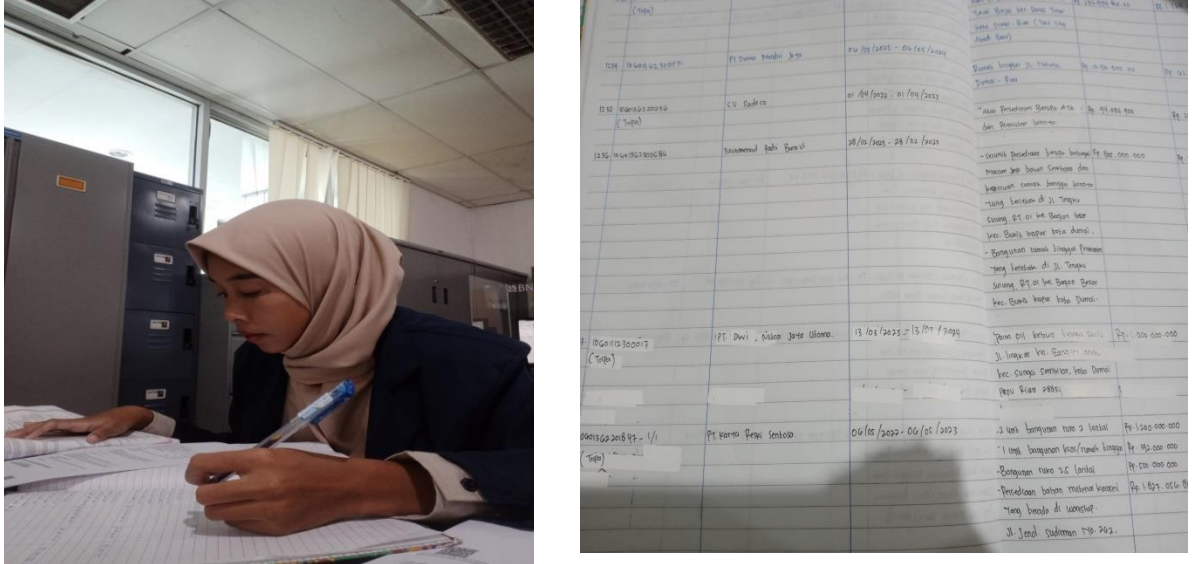


Figure 3.3 Register of productive insurance books, fire insurance, and notary order books
 Source: Processed Data, 2023

4. Make royal letters / proof of royalty

A Roya Letter is a document declaring an asset in the form of debt-free land from a lending institution. Roya itself is a mortgage on the certificate and mortgage land book at the National Defense Agency. Mortgage is a guarantee of debt repayment.



Figure 3.4 Make royal letters / proof of royalty
 Source: Processed Data, 2023

5. List Orders

List Order is a list of names of debtors who will apply For loans to banks, this order list contains the identity data of the prospective debtor, such as full name, KTP number, home address, monthly income, cellphone number, and occupation.

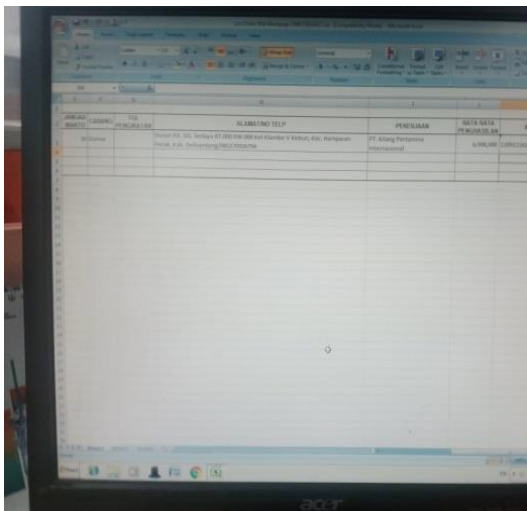


Figure 3.5 List Orders
Source: Processed Data, 2023

6. Debit Vouchers

Debit vouchers are used to prove money transactions issued by the bank for employee or office needs.

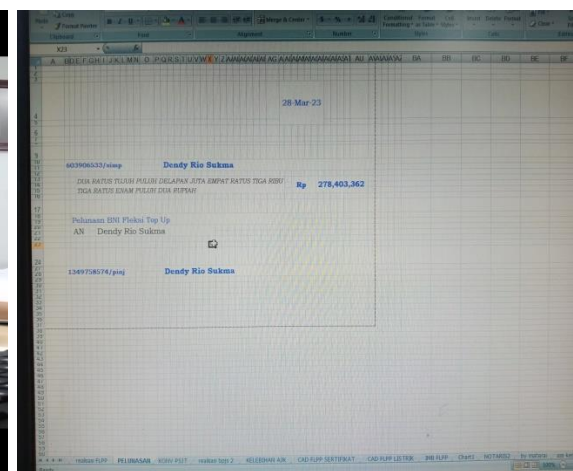


Figure 3.6 debit vouchers
Source: Processed Data, 2023

7. Uploading Debtor files

The initial document input is to upload the debtor's files to the BNI Icon website, uploading debtor files is carried out by the ADC assistant which is then checked by the supervisor.

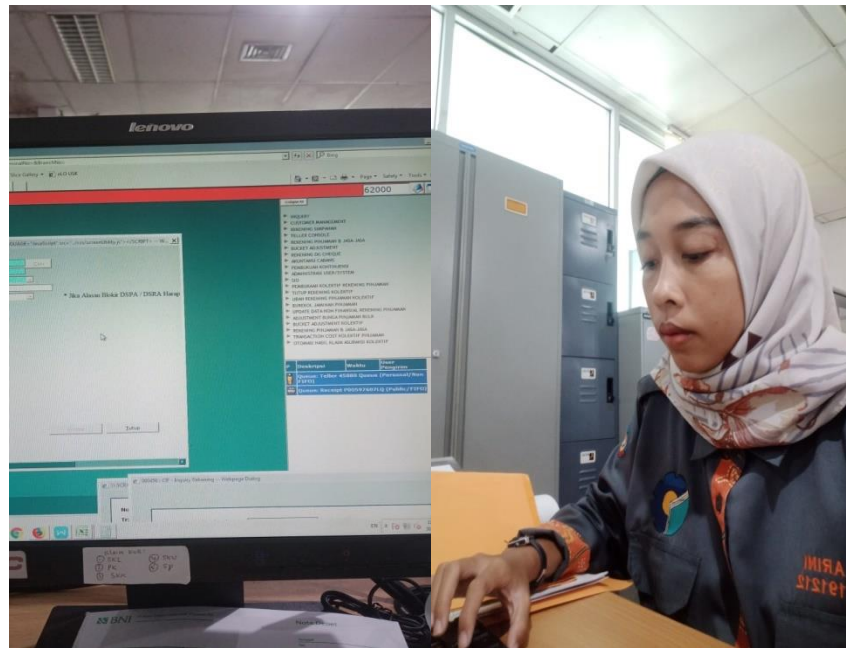


Figure 3.7 Uploading Debtor Files
Source: Processed Data, 2023

8. Initial Document Upload

The debtor's documents uploaded between are scans KTP, scan NPWP, scan KK, scam slip, and other debtor's personal data. Uploading this document uses the IKON application which can only be accessed by employees of Bank Negara Indonesia.

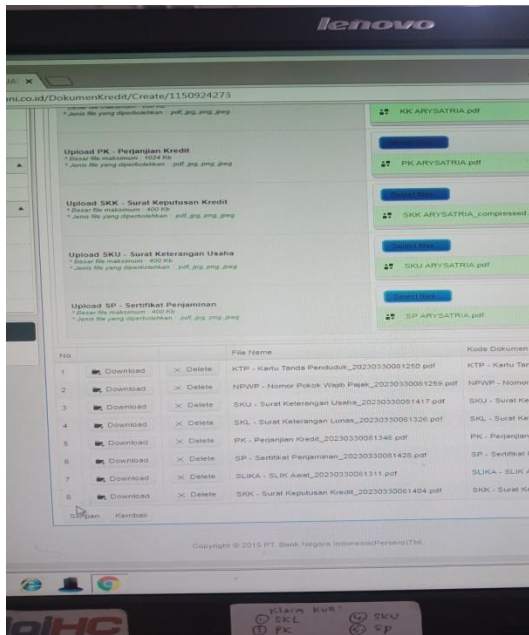


Figure 3.8 Initial Document Upload
Source: Processed Data, 2023

9. Input Clearing Report

The clearing report input is done once a month where the data the input is the number of clearing transactions every day for a full month.



Figure 3.9 Clearing Report Input
Source: Processed Data, 2023

10. Make a reply letter to other BNI Bank branches.

Make a reply letter when there is an incoming letter received by the ADC unit then the ADC unit writes the reply letter and provides attachments in the form of documents requested by the branch office that sent the letter.



*Figure 3.10 Writing a reply letter to another BNI branch office
Source: Processed Data, 2023*

3.3 Place of Internship

Field Work Practice (KP) activities carried out by PT Bank BNI KC Dumai which is located at Jl. General Sudirman No. 262 Dumai, city of Dumai, Riau-28811.

In accordance with the provisions of the request rules from PT. State Bank Indonesia Tbk brother Dumai The period of practical work is four months, starting from February 27 2023 to June 27 2023. Work schedule at PT. Bank BNI KC Dumai is as follows:

Table 3.1 table of working hours at PT Bank BNI KCP Bengkalis

NO.	Day	Working hours	Rest
1.	Monday to Thursday	07.30 to 17.00 WIB	12.00 to 14.00 WIB
2.	Friday	07.30 to 17.00 WIB	12.00 to 14.00 WIB
3.	Saturday Sunday	Holiday	Holiday

Source: PT Bank BNI KC Dumai

From the table above it can be explained that working hours are 07.30 WIB, while work activities start at 08.00 WIB, then take a break at 12.00 WIB, go home after a break at 14.00 WIB, close at 15.00 WIB, and return home at 17.00 WIB.

Meanwhile, PT. Bank BNI KC Dumai can be seen in the following table:

Table 3.2 Table of Work Uniforms at PT Bank BNI KCP Bengkalis

NO.	Day	Clothing type
1.	Monday	Blazers/Shirts
2.	Tuesday	Batik dress
3.	Wednesday	Blazers/Shirts
4.	Thursday	Batik dress
5.	Friday	Casual clothes

Source: PT Bank BNI KC Dumai

The following is a report on practical work carried out by the author for 4 months starting from February 27 to June 27 2023 at PT. Bank Negara Indonesia KC Dumai.

Table 3.3 Report on Field Work Practice Activities (KP) Week 1
February 27th to March 3rd, 2023

No.	Date and time	Activity	Place of execution
1.	Monday 27, February 2023	<ol style="list-style-type: none"> 1. Introducing and briefing on the rules in the internship place 2. Learn all the tasks in the Back Office section 3. Print customer documents in the form of KTP and Family Card 	Credit Administration
2.	Tuesday 28 February 2023	<ol style="list-style-type: none"> 1. Take No. Normal incoming mail. 2. Scan the Debtor's data. 3. Productive Insurance Book Register. 	Credit Administration
3.	Wednes day 01 March 2023	<ol style="list-style-type: none"> 1. Fill in the notary register book. 2. Filling out the pppk yearbook 3. Fill in the NK3 register book 	Credit Administration
4.	Thursda y March 02, 2023	<ol style="list-style-type: none"> 1. Retrieving Secret Exit No. 2. Print PK 3. Register the Notary's order book. 	Credit Administration
5.	Friday March 03, 2023	Helping Daily Bookkeeping	Credit Administration

Source: Processed Data 2023

In the first week the author introduced the employees of Bank Negara Indonesia KC. Dumai and learn the tasks of each unit in the Dumai branch of the BNI bank. Besides that, the writer is also taught light assignments as the beginning of practical work.

**Table 3.4 Week 2 Field Work Practice Activity (KP) Report
March 6th to March 10th, 2023**

No	Date and time	Activity	Place of execution
1.	Monday March 06, 2023	Compile debtor files.	Credit Administration
2.	Tuesday March 07, 2023	1. Make a reply letter 2. Compile debtor files.	Credit Administration
3.	Wednesday March 08, 2023	1. Notary order book register. 2. Create Vouchers	Credit Administration
4.	Thursday March 09, 2023	Make Vouchers	Credit Administration
5.	Friday March 10, 2023	Assist in daily bookkeeping	Credit Administration

Source: Processed Data 2023

In the second week, the writer started doing more difficult tasks, such as compiling debtor files. In compiling these debtor files, the writer is required to arrange them in order, besides that the writer is also taught the tasks that are usually carried out by employees in the ADC and ADNK (Administrasi Dalam Negeri dan Kliring) Units such as Clearing, making vouchers, making reply letters and assisting with daily bookkeeping, daily bookkeeping this is a transaction made by Bank BNI or expenses issued by Bank BNI kc Dumai.

**Table 3.5 Week 3 Field Work Practice Activity (KP) Report
March 13th to March 17th, 2023**

No	Date and time	Activity	Place of execution
1.	Monday March 13, 2023		sick
2.	Tuesday March 14, 2023	Make a list of debtor names	Credit Administration
3.	Wednesday March 15, 2023	Make a list of debtor names	Credit Administration
4.	Thursday March 16, 2023	Prepare the documents to be brought to the Bengkalis KCP.	Credit Administration
5.	Friday March 17, 2023	Prepare the documents to be brought to the Bengkalis KCP.	Credit Administration

Source: Processed Data 2023

In the third week, the writer was sick on Monday, then the next day the writer was given the task of collecting data or making a list of debtor names and compiling files to be sent to Bank BNI kcp Bengkalis.

**Table 3.6 Week 4 Field Work Practice Activity (KP) Report
March 20th to March 24th, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday March 20, 2023	Make a list of debtor names.	Credit Administration
2.	Tuesday March 21, 2023		Credit Administration
3.	Wednesday March 22, 2023	National Holidays	
4.	Thursday March 23, 2023	Failling	Credit Administration
5.	Friday March 24, 2023	Prepare Debtor Documents to be brought to the Bengkalis KCP.	Credit Administration

Source: Processed Data 2023

In the fourth week, the writer still carries out the same task as in the third week, namely making a list of debtor names which is carried out for 2 days, then the writer also performs failing or compiling data on debtors who apply for loans, and on the following day the writer prepares documents documents to be brought to the Bengkalis kcp.

**Table 3.7 Week 5 Field Work Practice Activity (KP) Report
March 27th to March 31st, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday March 27, 2023	1. Make a reply letter to Kc BNI outside the area 2. Failing	Credit Administration
2.	Tuesday March 28, 2023	1. Consumptive Insurance book register. 2. Create Vouchers	Credit Administration
3.	Wednesday March 29, 2023	1. Assist daily bookkeeping 2. Input debtor data	Credit Administration
4.	Thursday 30 March 2023	Failing	Credit Administration
5.	Friday March 31, 2023	Enter clearing transactions	Credit Administration

Source: Processed Data 2023

In the fifth week, the writer gets different assignments every day, this is done so that the writer can understand every job in the ADC and ADNK units.

**Table 3.8 Week 6 Field Work Practice Activity (KP) Report
April 03th to 07th 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday April 03, 2023	Create Vouchers	Credit Administration
2.	Tuesday April 04, 2023	Failling	Credit Administration
3.	Wednesday April 05, 2022	Failing	Credit Administration
4.	Thursday April 06, 2023	1. Make a list of orders 2. Assist daily bookkeeping	Credit Administration
5.	Friday April 07, 2023	National Holidays	

Source: Processed Data 2023

In the sixth week the writer is required to carry out tasks such as making vouchers and then failing which is carried out for 2 days and on Thursday the writer gets the task of making a list of orders and helping with daily bookkeeping.

**Table 3.9 Week 7 Field Work Practice Activity (KP) Report
April 10th to April 14th, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday April 10, 2023	Upload Initial Documents	Credit Administration
2.	Tuesday April 11, 2023	Upload the initial document	Credit Administration
3.	Wednesday April 12, 2023	Failling	Credit Administration
4.	Thursday April 13, 2023	Failling	Credit Administration
5.	Friday April 14, 2023	National holiday	Credit Administration

Source: Processed Data 2023

In the seventh week the writer gets the task of uploading the initial document and also failing, these two types of work are the main tasks given to the writer.

**Table 3.10 Week 8 Field Work Practice Activity (KP) Report
April 17th to April 21st, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday April 17, 2023	1. Make a list of orders 2. Prepare a debtor file that will be sent to the insurer.	Credit Administration
2.	Tuesday April 18, 2023	Failling	Credit Administration
3.	Wednesday April 19, 2023	National Holidays	
4.	Thursday April 20, 2023		
5.	Friday April 21, 2023		

Source: Processed Data 2023

In the eighth week, the writer was given the task of making a list of orders, preparing debtor files to be sent to the insurer. And on the next day the writer did the main task of the writer, namely Failling.

**Table 3.11 Week 9 Field Work Practice Activity (KP) Report
April 24th to April 28th, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday April 24, 2023	National Holidays	
2.	Tuesday April 25, 2023		
3.	Wednesday April 26, 2023	Failling	Credit Administration
4.	Thursday April 27, 2023	1. Register a productive insurance book 2. Assist daily bookkeeping	Credit Administration
5.	Friday April 28, 2023	Permitted	Credit Administration

Source: Processed Data 2023

In the ninth week, the writer re-entered after the Eid holiday, the first task that the writer did was failing, then making productive insurance book registers and helping with daily bookkeeping. And on Friday the author's permission not to enter because he has to go home because the author's grandmother passed away.

**Table 3.12 Week 10 Field Work Practice Activity (KP) Report
May 01st to 05th 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday 01 May 2023	National Holidays	Credit Administration
2.	Tuesday 02 May 2023	Failling	Credit Administration
3.	Wednesday 03 May2023		
4.	Thursday 04 May 2023		
5.	Friday 05 May2023	National holiday	Credit Administration

Source: Processed Data 2023

In the tenth week, the writer only carries out the main task of the writer, namely failing or compiling debtor files.

Table 3.13 Week 11 Field Work Practice (KP) Report
May 08th to May 12th, 2023

NO.	Date and time	Activity	Place of execution
1.	Monday May 08, 2023	1. Register of Productive and Consumptive insurance books 2. Failing	Credit Administration
2.	Tuesday May 09, 2023	1. Help with daily bookkeeping 2. Make Vouchers / Debit Notes.	Credit Administration
3.	Wednesday May 10, 2023	1. Create Vouchers/Debit Notes. 2. Failing	Credit Administration
4.	Thursday May 11, 2023	Assist credit daily bookkeeping	Credit Administration
5.	Friday May 12, 2023	Assist daily bookkeeping	Credit Administration

Source: Processed Data 2023

In the eleventh week, the writer did different jobs, starting from registering productive and consumptive insurance books, making vouchers/debit notes, failing and also helping with daily bookkeeping.

Table 3.14 Week 12 Field Work Practice (KP) Report
May 15th to May 19th, 2023

NO.	Date and time	Activity	Place of execution
1.	Monday May 15, 2023	1. Make a Roya letter 2. Make a proof of royalty	Credit Administration
2.	Tuesday May 16, 2023	1. Upload the initial document 3. Productive insurance book register.	Credit Administration
3.	Wednesday May 17, 2023	1. Failing 2. Assist daily bookkeeping	Credit Administration
4.	Thursday May 18, 2023	National Holidays	Credit Administration
5.	Friday May 19, 2023	Upload the initial document	Credit Administration

Source: Processed Data 2023

In the twelfth week the writer performs tasks in the form of making royal letters, then uploading initial documents, registering productive insurance books, failing and also assisting in daily bookkeeping.

Table 3.16 Week 13 Field Work Practice Activity (KP) Report
May 23rd to May 26th, 2023

NO.	Date and time	Activity	Place of execution
1.	Monday May 22, 2023	Prepare the files to be brought to the Bengkalis kcp.	Credit Administration

2.	Tuesday May 23, 2023	Prepare the files that will be brought to the Bengkalis KCP.	Credit Administration
3.	Wednesday May 24, 2023	Upload the initial document	Credit Administration
4.	Thursday May 25, 2023	Upload the initial document	Credit Administration
5.	Friday May 26, 2023	1. Failing 2. Assist daily bookkeeping	Credit Administration

Source: *Processed Data 2023*

In the thirteenth week, the writer carried out the task of preparing files to be sent to the Bengkalis kcp.

**Table 3.17 Week 14 Field Work Practice Activity (KP) Report
May 29th to June 2nd, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday May 29, 2023	Initial Document Upload	Credit Administration
2.	Tuesday May 30, 2023		
3.	Wednesday May 31, 2023		
4.	Thursday June 01, 2023		
5.	Friday June 02, 2023		

Source: *Processed Data 2023*

In the fourteenth week the writer carried out the main task of the writer, namely uploading the initial document which was carried out for one full week.

**Table 3.18 Week 15 Field Work Practice Activity (KP) Report
05th June to 09th June 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday June 05, 2023	Initial Document Upload	Credit Administration
2.	Tuesday June 06, 2023		
3.	Wednesday June 07, 2023		
4.	Thursday June 08, 2023		
5.	Friday June 09, 2023		

Source: *Processed Data 2023*

And in the fifteenth week the writer still continues the assignment in the fourteenth week, namely uploading the initial document.

**Table 3.19 Week 16 Field Work Practice Activity (KP) Report
June 12th to June 16th, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday June 12, 2023	failing	Credit Administration
2.	Tuesday June 13, 2023		
3.	Wednesday June 14, 2023		
4.	Thursday June 15, 2023		
5.	Friday June 16, 2023		

Source: Processed Data 2023

In the sixteenth week the writer was taken on an official trip by one of the Assistant ADC units to the Bengkalis kcp, at the Bengkalis kcp the writer was given the task of compiling debtor files or failing, this task is carried out for one full week because the ADC unit at the Bengkalis kcp has not been operating for approximately one year so that many debtor files are not arranged or scattered around.

**Table 3.20 Week 17 Field Work Practice Activity (KP) Report
June 19th to June 23rd, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday June 19, 2023	Failing	Credit Administration
2.	Tuesday June 20, 2023		
3.	Wednesday June 21, 2023		
4.	Thursday June 22, 2023		
5.	Friday June 23, 2023		

Source: Processed Data 2023

In the seventeenth week, the writer is still continuing the main task of the writer, namely failing. And also on this seventeenth week the writer was invited to have lunch with the branch leadership.

**Table 3.21 Week 18 Field Work Practice Activity (KP) Report
June 26th to June 27th, 2023**

NO.	Date and time	Activity	Place of execution
1.	Monday June 26, 2023	Failing	Credit Administration
2.	Tuesday June 27, 2023		

Source: Processed Data 2023

In the eighteenth week, which is the last week the writer does practical work, this week the writer is still carrying out the main task of the writer, namely failing, and also this week the writer is evaluating the tasks that the writer has been working on for 4 months doing practical work at Bank BNI Kc . Dumai.

3.4 Obstacle and Solutions

3.4.1 Obstacle

He obstacle faced by the writer is the lack of it The writer soft skills in communicating are the obstacles author in communicating with the leader.

3.4.2 Solution

The solution for writers is to communicate a lot with or ask the Assistant ADC unit that can help a little writer in terms of completing Job Training. And also for To overcome this problem the author tries to develop abilities communicate like start implementing Active Listening.

CHAPTER IV

CONCLUSIONS AND RECOMMENDATIONS

4.1 Conclusion

After doing an internship at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Sub-Branch, there are several conclusions drawn:

1. The author gains knowledge and learning about PT. Bank Negara Indonesia (Persero) Tbk. Dubai Branch.
2. The author can expand relations with employees of PT. Bank Negara Indonesia (Persero) Tbk. Dumai Branch which lasts for 4 (four) months from 27 February to 27 June 2023.
3. The author knows that getting to know a new environment in terms of the world of work requires good interaction and adjustment to existing environmental conditions because it influences the feedback provided by the environment.
4. The author gets a lot of experience such as how to work neatly and on time in completing a given job can improve self-quality in the world of work and can add knowledge, insight, experience, abilities and skills in carrying out Field Work Practices.
5. Writers get experience how to work with other employees and gain trust and writers must be responsible for the tasks assigned.

4.2 Suggestion

There are several suggestions for PT. Bank Negara Indonesia (Persero) Tbk Dumai Branch:

1. Author

Suggestions for writers to be more thorough, thorough and concentrated in writing works. Make it a habit to read first before acting, and think realistically and rationally, and carry out tasks in accordance with the directions or orders given by the employee concerned.

2. Student

The author also provides suggestions that may be useful for students who will carry out practical work activities for the next period, namely prioritizing occupational safety and health, making the best use of time, doing work according to ability, thinking before acting, always being obedient and having to learn to manage everything assigned work.

3. Company

After the authors carry out Field Work Practice activities at PT. Bank Negara Indonesia (Persero) Tbk Bengkalis Branch. There are several suggestions for a better company, namely when companies provide assignments that have great responsibility and high risk to internship students to be taught, guided and taught the steps.

4. State Polytechnic of Bengkalis


Suggestions for the Bengkalis State Polytechnic campus are that holding practical work can be used as evaluation material, and given to students before carrying out practical work in accordance with the field or course material in accordance with the company's Field Work Practices. And those concerned will pick up students who will do practical work on the first day of admission, and pick them up again when students have finished practical work.

REFERENCES

PT. Bank Negara Indonesia Profile <https://responsibank.id/banks/bank/bni/>,
Accessed on Juli 3rd, 2023

APPENDICES

Appendix 1: Apprenticeship Statement Letter



SURAT KETERANGAN PENGALAMAN MAGANG
No. DMI/21/2023

Yang bertanda tangan di bawah ini:

Nama : M. Faisal
Jabatan : Branch Manager
Unit : Branch Office Dumai
Alamat : Jl. Jend Sudirman No 262 Dumai.

Dengan ini menerangkan bahwa:


Nama : Efi Arini
NIM : 5404191212
Prodi : Administrasi Bisnis Internasional
Nama Universitas : Politeknik Negeri Bengkalis

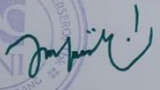
Adalah benar pernah menjadi Peserta Magang pada PT. Bank Negara Indonesia (Persero) Tbk Branch Office Dumai dengan posisi terakhir sebagai Peserta Magang – Unit Administrasi Kredit dengan masa magang efektif dari tanggal 27 Februari 2023 sampai dengan 27 Juni 2023

Selama magang yang bersangkutan memiliki motivasi dan dedikasi kerja yang baik. Atas prestasi dan pengabdianya perusahaan mengucapkan terima kasih

Demikian surat keterangan ini dibuat untuk dapat dipergunakan sebagai kelengkapan berkas administrasi.

Dumai, 13 Juli 2023


PT. Bank Negara Indonesia (Persero) Tbk
Branch Office Dumai


M. Faisal
Branch Manager

PT. Bank Negara Indonesia (Persero) Tbk
Kantor Cabang Dumai

Appendix 2: Apprenticeship Assessment Letter

FORM PENILAIAN
MAHASISWA KERJA PRAKTEK
PT. BANK NEGARA INDONESIA (PERSERO) KC. DUMAI

Nama : Efi Arini
Nim : 5404191212
Prodi : D4 Administrasi Bisnis International

NO	Aspek Penilaian	Bobot	Nilai
1	Kedisiplinan	20 %	90
2	Penyesuaian Diri	10 %	80
3	Tanggung Jawab	25 %	90
4	Hasil Kerja	30 %	90
5	Perilaku Secara Umum	15 %	85
Rata-rata		100 %	87

Keterangan :

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



Dumai, 09 Juni 2023

Verda Silfia
Penyelia Unit Adc dan Adnk

Appendix 3: List of Apprenticeship Attendance

LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA KC DUMAI

Name :Efi Arini
Student's Identity Number :5404191212
Sec/Dept :ADC (Credit Administration)

NO	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Mon, February 27 th , 2023	07:30	12:00	14:00	17:00	
2	Tue, February 28 th , 2023	07:30	12:00	14:00	17:00	



















Head of ADC and ADNK






Vefda Silfia
P020729

LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA KC DUMAI

Name : Efi Arini
 Student's Identity Number : 5404191212
 Sec/Dept : ADC (Credit Administration)

NO	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Wed, March 1 st , 2023	07:30	12:00	14:00	17:00	
2	Thu, March 2 nd , 2023	07:30	12:00	14:00	17:00	
3	Fri, March 3 rd , 2023	07:30	12:00	14:00	17:00	
4	Mon, March 6 th , 2023	07:30	12:00	14:00	17:00	
5	Tue, March 7 th , 2023	07:30	12:00	14:00	17:00	
6	Wed, March 8 th , 2023	07:30	12:00	14:00	17:00	
7	Thu, March 9 th , 2023	07:30	12:00	14:00	17:00	
8	Fri, March 10 th , 2023	07:30	12:00	14:00	17:00	
9	Mon, March 13 th , 2023	Sick				
10	Tue, March 14 th , 2023	07:30	12:00	14:00	17:00	
11	Wed, March 15 th , 2023	07:30	12:00	14:00	17:00	
12	Thu, March 16 th , 2023	07:30	12:00	14:00	17:00	
13	Fri, March 17 th , 2023	07:30	12:00	14:00	17:00	
14	Mon, March 20 th , 2023	07:30	12:00	14:00	17:00	
15	Tue, March 21 st , 2023	07:30	12:00	14:00	17:00	
16	Wed, March 22 nd , 2023	National Holiday				
17	Thu, March 23 rd , 2023	07:30	12:00	14:00	17:00	
18	Fri, March 24 th , 2023	07:30	12:00	14:00	17:00	
19	Mon, March 27 th , 2023	07:30	12:00	14:00	17:00	
20	Tue, March 28 th , 2023	07:30	12:00	14:00	17:00	

21	Wed, March 29 th , 2023	07:30	12:00	14:00	17:00	
22	Thu, March 30 th , 2023	07:30	12:00	14:00	17:00	
23	Fri, March 31 st , 2023	07:30	12:00	14:00	17:00	

Head of ADC and ADNK



LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA KC DUMAI

Name : Efi Arini
 Student's Identity Number : 5404191212
 Sec/Dept : ADC (Credit Administration)



















NO	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Mon, April 3 rd , 2023	07:30	12:00	14:00	17:00	
2	Tue, April 4 th , 2023	07:30	12:00	14:00	17:00	
3	Wed, April 5 th , 2023	07:30	12:00	14:00	17:00	
4	Thu, April 6 th , 2023	07:30	12:00	14:00	17:00	
5	Fri, April 7 th , 2023	National Holiday				
6	Mon, April 10 th , 2023	07:30	12:00	14:00	17:00	
7	Tue, April 11 th , 2023	07:30	12:00	14:00	17:00	
8	Wed, April 12 th , 2023	07:30	12:00	14:00	17:00	
9	Thu, April 13 th , 2023	07:30	12:00	14:00	17:00	
10	Fri, April 14 th , 2023	07:30	12:00	14:00	17:00	
11	Mon, April 17 th , 2023	07:30	12:00	14:00	17:00	
12	Tue, April 18 th , 2023	07:30	12:00	14:00	17:00	
13	Wed, April 19 th , 2023	National Holiday				-
14	Thu, April 20 th , 2023					-
15	Fri, April 21 st , 2023					-
16	Mon, April 24 th , 2023					-
17	Tue, April 25 th , 2023					-
18	Wed, April 26 th , 2023	07:30	12:00	14:00	17:00	
19	Thu, April 27 th , 2023	07:30	12:00	14:00	17:00	
20	Fri, April 28 th , 2023	Permitted				-

Head of ADC and ADNK

 Verda Silfia
 P020729

LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA KC DUMAI

Name : Efi Arini
 Student's Identity Number : 5404191212
 Sec/Dept : ADC (Credit Administration)

NO	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Mon, May 1 st , 2023	National Holiday				-
2	Tue, May 2 nd , 2023	07:30	12:00	14:00	17:00	
3	Wed, May 3 rd , 2023	07:30	12:00	14:00	17:00	
4	Thu, May 4 th , 2023	07:30	12:00	14:00	17:00	
5	Fri, May 5 th , 2023	07:30	12:00	14:00	17:00	
6	Mon, May 8 th , 2023	07:30	12:00	14:00	17:00	
7	Tue, May 9 th , 2023	07:30	12:00	14:00	17:00	
8	Wed, May 10 th , 2023	07:30	12:00	14:00	17:00	
9	Thu, May 11 th , 2023	07:30	12:00	14:00	17:00	
10	Fri, May 13 th , 2023	07:30	12:00	14:00	17:00	
11	Mon, May 15 th , 2023	07:30	12:00	14:00	17:00	
12	Tue, May 16 th , 2023	07:30	12:00	14:00	17:00	
13	Wed, May 17 th , 2023	07:30	12:00	14:00	17:00	
14	Thu, May 18 th , 2023	National Holiday				-
15	Fri, May 19 th , 2023	07:30	12:00	14:00	17:00	
16	Mon, May 22 nd , 2023	07:30	12:00	14:00	17:00	
17	Tue, May 23 rd , 2023	07:30	12:00	14:00	17:00	
18	Wed, May 24 th , 2023	07:30	12:00	14:00	17:00	
19	Thu, May 25 th , 2023	07:30	12:00	14:00	17:00	
20	Fri, May 26 th , 2023	07:30	12:00	14:00	17:00	
















21	Mon, May 29 th , 2023	07:30	12:00	14:00	17:00	<i>[Signature]</i>
22	Tue, May 30 th , 2023	Sick				
23	Wed, May 31 st , 2023	07:30	12:00	14:00	17:00	<i>[Signature]</i>

Head of ADC and ADNK

 Verda Silfia
 P020729

LIST PRESENT OF THE JOB TRAINING
PT. BANK NEGARA INDONESIA KC DUMAI

Name : Efi Arini
 Student's Identity Number : 5404191212
 Sec/Dept : ADC (Credit Administration)

NO	Date	Morning		Afternoon		Signature
		In	Out	In	Out	
1	Thu, June 1 st , 2023	National Holiday				
2	Fri, June 2 nd , 2023	National Holiday				
3	Mon, June 5 th , 2023	07:30	12:00	14:00	17:00	
4	Tue, June 6 th , 2023	07:30	12:00	14:00	17:00	
5	Wed, June 7 th , 2023	07:30	12:00	14:00	17:00	
6	Thu, June 8 th , 2023	07:30	12:00	14:00	17:00	
7	Fri, June 9 th , 2023	07:30	12:00	14:00	17:00	
8	Mon, June 12 th , 2023	07:30	12:00	14:00	17:00	
9	Tue, June 13 th , 2023	07:30	12:00	14:00	17:00	
10	Wed, June 14 th , 2023	07:30	12:00	14:00	17:00	
11	Thu, June 15 th , 2023	07:30	12:00	14:00	17:00	
12	Fri, June 16 th , 2023	07:30	12:00	14:00	17:00	
13	Mon, June 19 th , 2023	07:30	12:00	14:00	17:00	
14	Tue, June 20 th , 2023	National Holiday				
15	Wed, June 21 st , 2023	07:30	12:00	14:00	17:00	
16	Thu, June 22 nd , 2023					
17	Fri, June 23 rd , 2023	07:30	12:00	14:00	17:00	
18	Mon, June 26 th , 2023	07:30	12:00	14:00	17:00	
19	Tue, June 27 th , 2023	07:30	12:00	14:00	17:00	

Head of ADC and ADNK

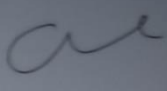
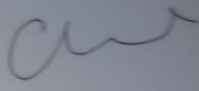
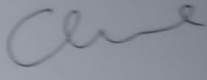
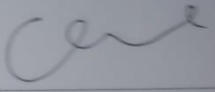



Verda Silfia
P020729

Appendix 4: Daily Activities

DAILY ACTIVITY OF JOB TRAINING

February 27th to March 3rd, 2023

No.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday 27, February 2023	<ol style="list-style-type: none"> 4. Introducing and briefing on the rules in the internship place 5. Learn all the tasks in the Back Office section 6. Print customer documents in the form of KTP and Family Card 	Verda Silfia	
2.	Tuesday 28 February 2023	<ol style="list-style-type: none"> 4. Take No. Normal incoming mail. 5. Scan the Debtor's data 6. Productive Insurance Book Register. 	Verda Silfia	
3.	Wednesday 01 March 2023	<ol style="list-style-type: none"> 1. Fill in the notary register book. 2. Filling out the pppk yearbook 3. Fill in the NK3 register book 	Verda Silfia	
4.	Thursday March 02, 2023	<ol style="list-style-type: none"> 4. Retrieving Secret Exit No. 5. Print PK 6. Register the Notary's order book. 	Verda Silfia	
5.	Friday March 03, 2023	<ol style="list-style-type: none"> 2. Helping Daily Bookkeeping 	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

March 6th to March 10th, 2023

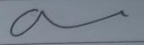



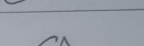
No	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday March 06, 2023	1. Compile debtor files.	Verda Silfia	<i>Verda Silfia</i>
2.	Tuesday March 07, 2023	1. Make a reply letter 2. Compile debtor files.	Verda Silfia	<i>Verda Silfia</i>
3.	Wednesday March 08, 2023	1. Notary order book register. 2. Create Vouchers	Verda Silfia	<i>Verda Silfia</i>
4.	Thursday March 09, 2023	1. Make Vouchers	Verda Silfia	<i>Verda Silfia</i>
5.	Friday March 10, 2023	1. Assist in daily bookkeeping	Verda Silfia	<i>Verda Silfia</i>

March 13th to March 17th, 2023






No	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday March 13, 2023	sick	Verda Silfia	<i>Verda Silfia</i>
2.	Tuesday March 14, 2023	1. Make a list of debtor names	Verda Silfia	<i>Verda Silfia</i>
3.	Wednesday March 15, 2023	1. Make a list of debtor names	Verda Silfia	<i>Verda Silfia</i>
4.	Thursday March 16, 2023	1. Prepare the documents to be brought to the Bengkalis kcp.	Verda Silfia	<i>Verda Silfia</i>
5.	Friday March 17, 2023	1. Prepare the documents to be brought to the Bengkalis kcp.	Verda Silfia	<i>Verda Silfia</i>

DAILY ACTIVITY OF JOB TRAINING

March 20th to March 24th, 2023



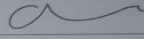


NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday March 20, 2023	1. Make a list of debtor names.	Verda Silfia	
2.	Tuesday March 21, 2023		Verda Silfia	
3.	Wednesday March 22, 2023	National Holidays	Verda Silfia	
4.	Thursday March 23, 2023	1. Failing	Verda Silfia	
5.	Friday March 24, 2023	1. Prepare Debtor Documents to be brought to the Bengkalis KCP.	Verda Silfia	

March 27th to March 31st, 2023





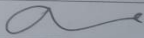
NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday March 27, 2023	1. Make a reply letter to Kc BNI outside the area 2. Failing	Verda Silfia	
2.	Tuesday March 28, 2023	1. Consumptive Insurance book register. 2. Create Vouchers	Verda Silfia	
3.	Wednesday March 29, 2023	1. Assist daily bookkeeping 2. Input debtor data	Verda Silfia	
4.	Thursday 31 March 2023	1. Failing	Verda Silfia	
5.	Friday March 31, 2023	1. Enter clearing transactions	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

April 03th to 07th 2023





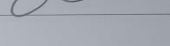
NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday April 03, 2023	1. Create Vouchers	Verda Silfia	
2.	Tuesday April 04, 2023	1. Failling	Verda Silfia	
3.	Wednesday April 05, 2022	1. Failing	Verda Silfia	
4.	Thursday April 06, 2023	1. Make a list of orders 2. Assist daily bookkeeping	Verda Silfia	
5.	Friday April 07, 2023	National Holidays	Verda Silfia	

April 10th to April 14th, 2023

NO.	Date and time	Description of Activity	Assignor	Signature
1.	Monday April 10, 2023	1. Upload Initial Documents	Verda Silfia	
2.	Tuesday April 11, 2023	1. Upload the initial document	Verda Silfia	
3.	Wednesday April 12, 2023	1. Failling	Verda Silfia	
4.	Thursday April 13, 2023	failling	Verda Silfia	
5.	Friday April 14, 2023	National holiday	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

April 17th to April 21st, 2023


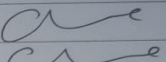

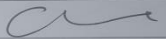

NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday April 17, 2023	1. Make a list of orders 2. Prepare a debtor file that will be sent to the insurer.	Verda Silfia	
2.	Tuesday April 18, 2023	1. Failling	Verda Silfia	
3.	Wednesday April 19, 2023	National Holidays	Verda Silfia	
4.	Thursday April 20, 2023			
5.	Friday April 21, 2023			

April 24th to April 28th, 2023



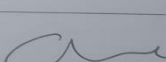
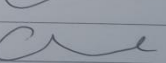

NO.	Date and time	Description of Activity	Assignor	Signature
1.	Monday April 24, 2023	National Holidays	Verda Silfia	
2.	Tuesday April 25, 2023			
3.	Wednesday April 26, 2023	1. Failling	Verda Silfia	
4.	Thursday April 27, 2023	1. Register a productive insurance book 2. Assist daily bookkeeping	Verda Silfia	
5.	Friday April 28, 2023	Permitted	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

May 01st to 05th 2023






NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday 01 May 2023	National Holidays	Verda Silfia	
2.	Tuesday 02 May 2023	1. Failing	Verda Silfia	
3.	Wednesday 03 May 2023	1. Failing	Verda Silfia	
4.	Thursday 04 May 2023	1. Failing	Verda Silfia	
5.	Friday 05 May 2023	National holiday	Verda Silfia	

May 08th to May 12th, 2023






NO.	Date and time	Description of Activity	Assignor	Signature
1.	Monday May 08, 2023	1. Register of Productive and Consumptive insurance books 2. Failing	Verda Silfia	
2.	Tuesday May 09, 2023	1. Help with daily bookkeeping 2. Make Vouchers / Debit Notes.	Verda Silfia	
3.	Wednesday May 10, 2023	1. Create Vouchers/Debit Notes. 2. Failing	Verda Silfia	
4.	Thursday May 11, 2023	1. Assist credit daily bookkeeping	Verda Silfia	
5.	Friday May 12, 2023	1. Assist daily bookkeeping	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

May 15th to May 19th, 2023






NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday May 15, 2023	1. Make a Royalty letter 2. Make a proof of royalty	Verda Silfia	
2.	Tuesday May 16, 2023	1. Upload the initial document 3. Productive insurance book register.	Verda Silfia	
3.	Wednesday May 17, 2023	1. Failing 2. Assist daily bookkeeping	Verda Silfia	
4.	Thursday May 18, 2023	National Holidays	Verda Silfia	
5.	Friday May 19, 2023	1. Upload the initial document	Verda Silfia	

May 23rd to May 26th, 2023






NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday May 22, 2023	1. Prepare the files to be brought to the Bengkalis kcp.	Verda Silfia	
2.	Tuesday May 23, 2023	1. Prepare the files that will be brought to the Bengkalis kcp.	Verda Silfia	
3.	Wednesday May 24, 2023	1. Upload the initial document	Verda Silfia	
4.	Thursday May 25, 2023	1. Upload the initial document	Verda Silfia	
5.	Friday May 26, 2023	1. Failing 2. Assist daily bookkeeping	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

May 29th to June 2nd, 2023

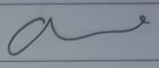




NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday May 29, 2023	Initial Document Upload	Verda Silfia	
2.	Tuesday May 30, 2023			
3.	Wednesday May 31, 2023			
4.	Thursday June 01, 2023			
5.	Friday June 02, 2023			

05th June to 09th June 2023






NO.	Date and time	Description of Activity	Assignor	Signature
1.	Monday June 05, 2023	Initial Document Upload	Verda Silfia	
2.	Tuesday June 06, 2023			
3.	Wednesday June 07, 2023			
4.	Thursday June 08, 2023			
5.	Friday June 09, 2023			

DAILY ACTIVITY OF JOB TRAINING

June 12th to June 16th, 2023

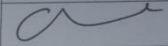

NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday June 12, 2023	failing	Verda Silfia	
2.	Tuesday June 13, 2023			
3.	Wednesday June 14, 2023			
4.	Thursday June 15, 2023			
5.	Friday June 16, 2023			

June 19th to June 23rd, 2023

NO.	Date and time	Description of Activity	Assignor	Signature
1.	Monday June 19, 2023	1. Failing	Verda Silfia	
2.	Tuesday June 20, 2023	1. Failing	Verda Silfia	
3.	Wednesday June 21, 2023	1. Failing	Verda Silfia	
4.	Thursday June 22, 2023	1. Failing	Verda Silfia	
5.	Friday June 23, 2023	1. Failing	Verda Silfia	

DAILY ACTIVITY OF JOB TRAINING

June 26th to June 27th, 2023

NO.	Date and time	Description of Activity	Task of Assignor	Signature
1.	Monday June 26, 2023	1. Failling	Verda Silfia	
2.	Tuesday June 27, 2023	2. Failing	Verda Silfia	

Appendix 6: Figure of Job Description

1. Preparing file to be sent to Kcp Bengkalis



2. Make Monthly Reports

RU KOTA - OUTLET 10242_CP PEKANBARU KOTA - Excel UFITRI SAZALAN

What you want to do

Conditional Formatting | Format as Table | Cell Styles | Insert | Delete | Format

SI 1	F	G	H	I	J
TAHUN	REALISASI BULAN LALU TAHUN INI	REALISASI BULAN INI TAHUN INI	MTM	YTD	YOY
5,540,000	11,228,387,119	11,479,213,373	2.23	9.06	16.68
5,743,450	1,176,556,899	1,293,091,194	9.9	14.76	5.01
7,095,364	2,531,471,103	2,461,804,579	-2.75	-9.06	67.53
11,535,203	515,815,668	504,577,717	-2.18	-6.82	-27.97
101,876,768	1,834,922,003	1,933,027,417	5.35	20.67	78.29
18,492,690	12,704,825,249	12,818,046,850	0.89	4.06	110.75
14,537,056	303,311,149	298,473,812	-1.59	-5.11	-49.54
276,909,912	258,398,619	256,944,749	-0.56	-7.21	0
550,934,292	1,531,938,206	1,557,959,691	1.7	0.45	103.32
461,500,000	1,432,686,441	1,426,560,241	-0.43	-2.39	0
-	-	40,120,482	0	0	0
425,164,735	33,518,312,456	34,069,820,105	1.65	5.07	56.55
G		15,738,686,863			
NG		18,331,133,242			
T		34,069,820,105			

26°C Sebagian cerah

3. Make Clearing Report

	A	B	C	D	E	F	G	H	I	J	K
0	2	BANK BNI CABANG DUMAI	02-Mar-23	2	Rp 186,530,000	0	Rp -				
1	3		03-Mar-23	0							
2	4		04-Mar-23	0		0	Rp -				
3	5		05-Mar-23	0							
4	6		06-Mar-23	9	Rp 1,412,230,800						
5	7		07-Mar-23	7	Rp 1,437,287,500	0	Rp -				
6	8		08-Mar-23	6	Rp 763,375,563	0	Rp -				
7	9		09-Mar-23	5	Rp 314,567,000	0	Rp -				
8	10		10-Mar-23	1	Rp 34,000,000	0	Rp -				
9	11		11-Mar-23	0		0	Rp -				
10	12		12-Mar-23	0							
11	13		13-Mar-23	9	Rp 1,495,238,500						
12	14		14-Mar-23	9	Rp 1,570,038,500	0	Rp -				
13	15		15-Mar-23	5	Rp 726,970,000	0	Rp -				
14	16		16-Mar-23	1	Rp 180,787,000	0	Rp -				
15	17		17-Mar-23	0		0	Rp -				
16	18		18-Mar-23	0		0	Rp -				
17	19		19-Mar-23	0							
18	20		20-Mar-23	16	Rp 1,569,673,647						
19	21		21-Mar-23	11	Rp 2,151,521,000	0	Rp -				
20	22		22-Mar-23	0		0	Rp -				
21	23		23-Mar-23	0		0	Rp -				
22	24		24-Mar-23	1	Rp 180,131,000	0	Rp -				
23	25		25-Mar-23	0		0	Rp -				
24	26		26-Mar-23	0							
25	27		27-Mar-23	8	Rp 1,367,923,200						
26	28		28-Mar-23	10	Rp 1,438,837,500	0	Rp -				
27	29		29-Mar-23	5	Rp 658,922,850	0	Rp -				
28	30		30-Mar-23	6	Rp 353,670,000	0	Rp -				
29	31		31-Mar-23	0		0	Rp -				
30			Total		116	Rp 16,577,927,110	1	Rp -			

42 Dumai, 01 April 2022
 43 PT Bank Negara Indonesia (Persero) Tbk
 44 Kantor Cabang Dumai
 45

Ready | Start | digiHC | Klam Kur: SKL, PK, SKK, SKV, SP

4. Failing

