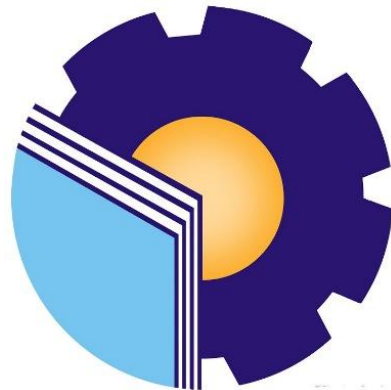


# **APPRENTICESHIP REPORT**

**PT. BANK RAKYAT INDONESIA BENGKALIS BRACH  
OFFICE**

**NUR AFFNI HARDIANTI**

**5404211436**



**APPLIED BACHELOR DEGREE OF INTERNATIONAL  
BUSINESS ADMINISTRATION STUDY PROGRAM  
BUSINESS ADMINISTRATION DEPARTMENT  
STATE POLYTECHNIC OF BENGKALIS  
2025**

## VALIDITY SHEET

### APPRENTICESHIP

**PT. BANK RAKYAT INDONESIA (Persero) Tbk. BRANCH OFFICE  
BENGKALIS**

Written as one of the conditions for completing Apprenticeship

**NUR AFFNI HARDIANTI**  
**5404211436**

Bengkalis, June 5<sup>th</sup>, 2025

**Branch Manager  
PT. Bank Rakyat Indonesia Branch  
Office Bengkalis**

  
**Mulkan**  
**PN. 00071803**

**Advisor Lecturer of  
International Business  
Administration Study Program**

  
**Nageeta Tara Rosa, S.E., M.B.A**  
**NIP. 199204272024062001**

Approved by,  
**Head of International Business Administration Study Program**

  
**Wan Junita Rafiah, B.Sc., M.Ec.Dev**  
**NIP. 198406142018032001**

## **PREFACE**

All praise and gratitude for the presence of The One Almighty God for the blessings of His grace and guidance so that the Author is given the ease and ability to complete the work reports at PT. Bank Rakyat Indonesia Bengkalis Branch Office.

The Intern would also like to express sincere gratitude to all employees of PT. Bank Rakyat Indonesia Bengkalis Branch Office, who were very kind, welcoming, and supportive, and who gave the Intern the opportunity to become part of the PT. Bank Rakyat Indonesia Bengkalis Branch Office family during the internship period.

In compiling this Apprenticeship Report, the Intern realizes that without the guidance and support from various parties, this report could not have been completed within the given timeframe. Therefore, the Intern would like to extend heartfelt thanks to everyone who has been involved in and contributed to the completion of this report. Related parties include:

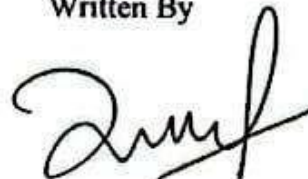
1. Mr. Johnny Custer, S.T., M.T as Director of State Polytechnic of Bengkalis.
2. Mr. Romadhoni S.T., M.T as Deputy Director I of State Polytechnic of Bengkalis.
3. Mrs. Supriati, S.ST., M.Si as Head of Business Administration Department.
4. Mrs. Wan Junita Raflah, B.Sc., M.Ec.Dev as Head of International Business Administration Study Program.
5. Mrs. Nageeta Tara Rosa, S.E., MBA as Advisor of Apprenticeship Report.
6. Mrs. Yunelly Asra, S.E., M.M as Academic Advisor of International Business Administration class C.
7. Mr. M. Alkadri Perdana, B.IT., M.Sc as the Apprenticeship Coordinator of International Business Administration. Mr. Mulkan as Branch Manager of Bank Rakyat Indonesia Bengkalis Branch Office.
8. Mrs. Asmawati as Supervisor of Administrasi Credit of Bank Rakyat Indonesia Bengkalis Branch Office.
9. Mrs. Rikha Lulinda, Mrs. Eka Susaneng as the Administrasi Credit Officer.

10. All Lecturers, especially the Bachelor of Applied International Business Administration Study Program who have taught during the lecture.
11. Especially for my beloved father Rudi and my mother (Almh) Sartijah, who have given me endless love, prayers, and support. Your love and sacrifice are the source of my strength in taking every step of life. Thank you for all the sacrifices you have made for my education and future.
12. My siblings, Rahmat Hardianto and Tri Eliska, and also my big family who always provide support, encouragement, and motivation throughout my study journey. Thank you for your presence that always provides joy and togetherness at all times.
13. To my best friends, Anggi, Mely, Ryan, Fadila, Nabilah, and Alifah who always provide support and can always be a place to complain about all problems, and also as a second family for the author. Specially to Hanif, thank you for unlimited support and motivation and always provide assistance while completing this thesis.

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

Bengkalis, July , 2025

Written By



**NUR AFFNI HARDIANTI**  
**NIM. 5404211436**

## **TABLE OF CONTENTS**

|   |               |
|---|---------------|
| <b>COVER.....</b>   | <b>i</b>      |
| <b>VALIDITY SHEET.....</b>                                    | <b>ii</b>     |
| <b>PREFACE.....</b>   | <b>iii</b>    |
| <b>TABLE OF CONTENTS.....</b>                                 | <b>v</b>      |
| <b>LIST OF FIGURES.....</b>                                   | <b>vii</b>    |
| <b>LIST OF TABLES.....</b>                                    | <b>viii</b>   |
| <b>LIST OF APPENDICES.....</b>                                | <b>ix</b>     |
| <b>CHAPTER I INTRODUCTION.....</b>                            | <b>1</b>      |
| 1.1 Background of the Apprenticeship.....                     | 1             |
| 1.2 Purpose of the Apprenticeship.....                        | 3             |
| 1.3 Significances of the Apprenticeship.....                  | 3             |
| <br><b>CHAPTER II GENERAL DESCRIPTION OF THE COMPANY.....</b> | <br><b>5</b>  |
| 2.1 Company History.....                                      | 5             |
| 2.2 Visions and Missions.....                                 | 7             |
| 2.2.1 Vision of Company.....                                  | 7             |
| 2.2.2 Missions of Company.....                                | 7             |
| 2.3 Kind of Business.....                                     | 8             |
| 2.4 Organizational Structure.....                             | 12            |
| 2.5 The Working Process.....                                  | 17            |
| 2.6 Document Used for Activity.....                           | 18            |
| <br><b>CHAPTER III SCOPE OF THE APPRENTICESHIP.....</b>       | <br><b>20</b> |
| 3.1 Job Description.....                                      | 20            |
| 3.2 Systems and Procedures.....                               | 21            |
| 3.3 Place and Time of Apprenticeship.....                     | 27            |
| 3.3.1 Place of Apprenticeship.....                            | 27            |
| 3.3.2 Time of Apprenticeship.....                             | 28            |
| 3.4 Kind and Description of the Activity.....                 | 28            |

|  |           |
|--|-----------|
| <b>CHAPTER IV CONCLUSIONS AND SUGGESTIONS.....</b> | <b>40</b> |
| 4.1 Conclusions.....                               | 40        |
| 4.2 Suggestion.....                                | 40        |
| <b>REFERENCES.....</b>                             | <b>42</b> |