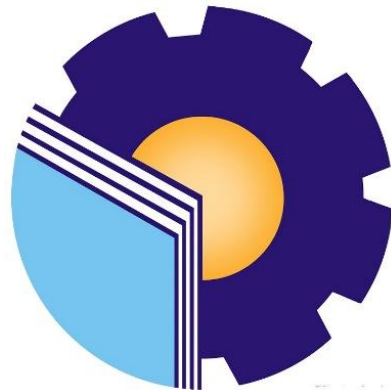


APPRENTICESHIP REPORT

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

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**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

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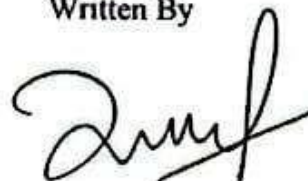
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Bengkalis, July , 2025

Written By



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CHAPTER I

INTRODUCTION

1.1 Background of the Apprenticeship

State Polytechnic of Bengkalis is a polytechnic located in Bengkalis, Riau, Indonesia. Politeknik Negeri Bengkalis was established by the Bengkalis Regency government in 2000 under the auspices of *Yayasan Bangun Insani* (YBI). Initially it was established under the name Bengkalis Ship building Polytechnic, with 3 (three) study programs namely, Ship Electrical Engineering, Ship Building Engineering, and Ship Mechanical Engineering. Over time it changed its name to Politeknik Negeri Bengkalis, with 5 (five) study programs namely, Shipbuilding Engineering, Mechanical Engineering, Electrical Engineering, Civil Engineering, and Business Administration. In 2024, Bengkalis State Polytechnic has 9 departments and 21 study programs (Politeknik Negeri Bengkalis, n.d).

The International Business Administration Study Program is one of the Study Programs at Politeknik Negeri Bengkalis. This study program is engaged in Economics and Business, where students learn to get to know the business world and its scope, both in terms of handling letters, administration, offices, export and import to the corporate world with mastery of foreign languages. Politeknik Negeri Bengkalis is a vocational campus that educates students to create competent souls in various fields. Politeknik Negeri Bengkalis implements a practical work program which must be followed by all final semester students both in Government Agencies and in Private Agencies.

Apprenticeship, also known as Practical Work, is a series of activities in which students learn scientific theories and concepts to be applied in work relevant to their field of study. Internships have the potential to enhance students' knowledge and skills and help them solve scientific problems using the theories they learn in class. Internships are conducted to help students understand and apply their field of study. In addition, to provide students with an understanding of the work and work environment relevant to their study program. Therefore,

apprenticeship is a useful place for students to gain knowledge and work experience. One of the requirements for obtaining an applied bachelor's degree is to do apprenticeship.

In the Apprenticeship Program (KP), specifically for International Business Administration students, semester 8 (eight) apprenticeship activities are carried out in this program for about 4 (four) months. Students can choose their own apprenticeship location. However, the apprenticeship coordinator gives students several choices of apprenticeship sites before they choose the program location. From the various options available, the author was then interested in doing banking apprenticeship at PT. Bank Rakyat Indonesia Bengkalis Branch Office.

According to Bank Rakyat Indonesia (n.d), PT Bank Rakyat Indonesia (BRI) is one of the largest and oldest state-owned banks in Indonesia, with its head office located at Jendral Sudirman St. Kav. 44-46, Bendungan Hilir, Tanah Abang, Central Jakarta. BRI was founded in Purwokerto, Central Java by Raden Aria Wiriatmaja in 1895 under the name De Poerwokertosche Hulp-en Spaarbank der Indlandsche Hoofden. Initially, this institution functioned to manage the mosque's cash funds and distribute them to the community through a simple scheme. On February 22, 1946, the Indonesian Government changed the name of this institution to BRI through Government Regulation No. 1 of 1946, making it the first bank owned by the Government of the Republic of Indonesia. With an impressive history of more than 128 years, BRI has become a financial pillar that accommodates various customer needs quickly and efficiently.

Bank Rakyat Indonesia (BRI) covers almost all regions in Indonesia. It consists of work units of Regional Offices, Branch Offices, Sub-Branch Offices, Cash Offices, BRI Units, and BRI Teras which are all connected in real-time via the internet. The Bank Rakyat Indonesia (BRI) branch office in Bengkalis Regency is located on Jalan Jenderal Sudirman, Bengkalis City, Bengkalis District, Bengkalis Regency, Riau 28712. The BRI branch office in Bengkalis has 3 units or sub-branches, namely BRI Bengkalis Kota Unit, BRI Selatbaru Unit, BRI Sungai Pakning Unit.

During the practical work, the author was assigned to the Credit Administration department. The practical work was carried out from February 3 to June 5, 2025. This practical work is expected to broaden the author's knowledge on how to perform tasks properly and correctly, as well as to prepare the author to face the real world of work with the experience gained.

1.2 Purpose of the Apprenticeship

Apprenticeship or Practical Work (KP) is one of the activities for Bengkalis State Polytechnic students in completing their studies. To achieve the expected results, it is necessary to know the objectives of the apprenticeship, which are as follows:

1. To find out the Job Description at PT Bank Rakyat Indonesia (Persero) Tbk Bengkalis Branch Office.
2. To find out the work system and work procedures at PT Bank Rakyat Indonesia (Persero) Tbk Bengkalis Branch Office.
3. To find out the place and time of apprenticeship at PT Bank Rakyat Indonesia (Persero) Tbk Bengkalis Branch Office.
4. To find out kind and description of activity at PT Bank Rakyat Indonesia (Persero) Tbk Bengkalis Branch Office.
5. To find out the obstacles and solutions during apprenticeship at PT Bank Rakyat Indonesia (Persero) Tbk Bengkalis Branch Office.

1.3 Significances of the Apprenticeship

The benefits of the implementation of the Bengkalis State Polytechnic apprenticeship activities are as follows:

1.3.1 Significances for Students

There are several benefits from the implementation of the apprenticeship program obtained by students, namely as follows:

1. Students have the opportunity to apply theoretical knowledge or concepts in the real world of work.

2. Students gain practical experience in applying theoretical knowledge or concepts in accordance with their study program.
3. Students have the opportunity to be able to analyze problems related to the knowledge applied in work in accordance with their study program.
4. Students can develop work relationships and gain experience in resumes.
5. As one of the requirements that must be met to complete vocational education at Bengkalis State Polytechnic, especially Diploma IV in the International Business Administration Study Program.

1.3.2 Significances for the Company

The benefits of implementing the apprenticeship program are also obtained by companies or institutions that accept apprenticeship students, such as:

1. The company will get labor assistance from students who do apprenticeship so that the work becomes a little lighter and easier.
2. The company will be better known by academics and the world of education.

1.3.3 Significances for Campus

There are several benefits from the implementation of the apprenticeship program obtained by the Bengkalis State Polytechnic, namely as follows:

1. Polytechnic of Bengkalis obtains feedback from the world of work for curriculum development and learning processes.
2. The creation of good cooperation or relationship between the campus and the company where students do apprenticeship.
3. State Polytechnic of Bengkalis will be better known in the industrial or corporate world.

CHAPTER II

GENERAL DESCRIPTION OF THE COMPANY

2.1 Company History

One of the largest state-owned banks in Indonesia is PT Bank Rakyat Indonesia (BRI). In the beginning, Raden Aria Wiriatmaja established Bank Rakyat Indonesia (BRI) in Purwokerto under the name De Poerwokertosche Hulp-en Spaarbank der Indlandsche Hoofden. This bank manages the mosque's cash fund which is given to the community in a simple way. Hulp-en Spaarbank der Indlandsche Bestuurs Ambtenareen was officially established on December 16, 1895, and became the first "People's Credit Bank" in Indonesia. The bank later changed its name several times, such as in 1897 to De Poerwokertosche Hulp-en Landbouw Creditbank (Volksbank) or Bank Rakyat.



Figure 2.1 BRI Central Jakarta Head Office

Source: bri.co.id

Based on Government Regulation No. 1 of 1946, the Indonesian government changed the bank's name to Bank Rakyat Indonesia (BRI). BRI became the first bank owned by the Government of the Republic of Indonesia on February 22, 1946. In 1960, BRI was merged into Bank Tani and Nelayan (BTN) and Nederlandsche Handels Maatschapij (NHM). In 1965, the bank was merged into Bank Indonesia under the name Bank Indonesia Urusan Koperasi, Tani and Nelayan (BIUKTN) and Bank Negara Indonesia Unit II Export-Import Sector.

The government changed the name of the general bank to Bank Rakyat Indonesia based on Law No. 21 of 1968.

Based on Banking Law No.7 of 1992, Bank BRI was transformed into PT Bank Rakyat Indonesia (Persero). On November 10, 2003, Bank BRI became a Public Company by listing its shares on the Indonesia Stock Exchange under the stock code BBRI. In 2011, Bank BRI experienced three important events. First, on January 11, 2011, Bank BRI conducted a stock split, with the aim of increasing the liquidity of share trading and increasing the ownership of the company's shares on the Indonesia Stock Exchange. Bank BRI also took corporate action on March 3, 2011 by signing a Deed of Acquisition with Dana Pensiun Perkebunan (Daperbun) to acquire and become the controlling shareholder of PT Bank Agroniaga Tbk.

One of the growing state-owned enterprises, PT Bank Rakyat Indonesia Tbk, has subsidiaries that focus on various types of services, such as pension funds, insurance, pawnshops, and others. Bank BRI, with more than 128 years of experience, always serves various customer needs easily and quickly. Millions of customer transactions are managed through service facilities spread across the country, supported by the best banking services. Bank BRI continues to innovate to meet the needs of its clients as the country progresses. The bank remains consistent with its goal to be the main partner for the people of Indonesia in its economic development.

2.1.1 PT. Bank Rakyat Indonesia Logo and Philoshopy

Bank Rakyat Indonesia (BRI) has undergone several logo changes throughout its history. Each logo change reflects the bank's evolution and transformation in accordance with the times and the business strategies implemented. BRI has changed its logo several times, here is the latest BRI logo that looks very simple compared to the previous logo:



Figure 2.2 Logo of BRI

Source: bri.co.id

The philosophy of logo BRI is as the leader of the Indonesian banking industry, it is necessary to revamp BRI's visual component system. The use of the logo in communication materials requires slight adjustments to support the accuracy of the visual component system as a whole. Adjustments to the logo when BRI was established as a parent company were also necessary due to BRI's relevance as it also oversees various subsidiaries that are not engaged in banking. The change of the logotype from "Bank BRI" to "BRI" is a statement that BRI, as a parent company, not only has various subsidiaries engaged in banking, but also in much broader fields.

2.2 Vision and Mission of PT Bank Rakyat Indonesia (Persero) Tbk

Bank BRI is guided by the vision and mission that enhances the Bank's ability to remain focused on achieving success in its operational activities. This vision and mission has helped Bank BRI to constantly strive to achieve its ideals by reminding management and employees that they work together for a common purpose that contributes to the Bank's long-term success.

2.2.1 Vision of PT Bank Rakyat Indonesia (Persero) Tbk

The vision of PT Bank Rakyat Indonesia (Persero) Tbk is to become the leading commercial bank that prioritizes customer satisfaction

2.2.2 Mission of PT Bank Rakyat Indonesia (Persero) Tbk

There are mission of PT Bank Rakyat Indonesia (Persero) Tbk:

1. Engage in the best banking activities by focusing on services to Micro, Small and Medium-Scale Enterprises so as to enhance the people's economy

2. Provide superior services to customers through its vast work networks that is supported by a professional human resources and reliable information technology by implementing the right risk management and good corporate governance practices
3. Provide optimum advantages and benefits to stakeholders

2.3 Kind of Business

PT Bank Rakyat Indonesia is engaged in the banking sector and continues to provide the best service to the community until now. In accordance with its vision and mission, Bank BRI consistently develops Micro, Small and Medium Enterprises (MSMEs). This consistency has resulted in outstanding business performance and international recognition from ADB and the World Bank. Bank BRI collaborates with this business segment into: Micro Business and Programs, Retail Business, Corporate Business, International Business, Treasury and Capital Market Support Services, as well as subsidiaries that focus on Sharia business, Agribusiness, and Remittances.

Bank BRI has designed various consumer product features that are attractive and in accordance with customer needs. These are several products the following:

2.3.1 Collecting funds from the public (funding).

Funding refers to savings deposits. In the banking world, funding refers to products issued by banks for the purpose of storing or collecting funds from the public, such as savings accounts, checking accounts, deposits, and several other products that collect funds from customers. The following are several BRI savings products:

2.3.1.1 Savings

1. Simpedes, a rupiah savings account that can be accessed at all BRI branches, with an initial deposit of only Rp50,000.
2. BritAma, a savings product that offers a variety of conveniences in banking transactions, supported by e-banking facilities and a real-time online system that allows customers to make transactions anytime and anywhere.

3. BritAma Bisnis, a BRI savings product designed for business use, offering greater flexibility in transactions, clearer transaction records, and additional benefits to support customers' business transaction needs.
4. BritAma X, a savings product with an elegant, specially designed debit card for young people, offering various conveniences in banking transactions supported by e-banking facilities and a real-time online system, enabling customers to transact anytime and anywhere.
5. Simpedes TKI, a savings account designed for migrant workers or *Tenaga Kerja Indonesia* (TKI) to facilitate their transactions, including the disbursement/collection of TKI wages.
6. BritAma Rencana, an investment savings account with a fixed monthly deposit, complete with life insurance protection for customers.
7. BritAma Valas, a foreign currency savings account offering convenient transactions and competitive exchange rates. Available in 12 currencies.
8. BRI Junio Card, a BRI savings product specifically designed for children, featuring attractive facilities and features tailored for children.
9. BRI Simpel Savings, a savings account for students/pupils established by BRI Bank with simple and straightforward requirements and attractive features, aimed at promoting financial education and inclusion to encourage a savings culture from an early age.
10. TabunganKu, TabunganKu is a savings product for individual customers with easy and light requirements, jointly issued by banks in Indonesia, aimed at fostering a savings culture and improving community welfare.

2.3.1.2 Deposits

1. Rupiah Deposits, fixed-term deposits in Rupiah that can only be withdrawn at certain times, offering attractive interest rates and various other benefits.
2. Foreign Currency Deposits, fixed-term deposits in foreign currencies that can only be withdrawn at certain times, offering attractive interest rates and various other benefits.
3. Deposits via BRImo, Deposits via BRImo are deposit products that offer competitive interest rates.

2.3.1.3 Giro

1. GiroBRI Rupiah, a type of deposit in rupiah currency that can be withdrawn at any time using a check (Cek/Bilyet Giro), ATM card, or other written order.
2. GiroBRI Valas, a type of deposit in foreign currency (valas) that can be withdrawn at any time with a withdrawal order determined by BRI.

2.3.2 Distributing funds to the public (lending), in the form of loans or credit.

BRI credit/loan facilities, several loan products at BRI include micro loans, medium retail loans, and program loans. The following are credit or loan products available at PT. Bank Rakyat Indonesia (Persero) Tbk.

2.3.2.1 BRI Home Loan, a home ownership loan provided to individuals as a convenient solution for acquiring residential properties such as houses, apartments, shops, or commercial spaces, whether through developers or non-developers. Applicable for new purchases, used properties, refinancing, top-ups, construction, renovations, and takeovers/takeover top-ups from other banks.

2.3.2.2 BRI Vehicle Loan (KKB), a motor vehicle loan provided to individual customers as a solution for quickly and easily owning a four-wheeled vehicle. This service can be utilized by BRI customers for the purchase of new or used vehicles, transferring an existing vehicle loan from another financing company (takeover), or for other consumer needs.

2.3.2.3 BRIguna Credit, BRIguna is a loan provided to prospective borrowers or borrowers who have a salary account at BRI. The repayment source for BRIguna loans comes from fixed income or regular earnings.

2.3.2.4 Micro Loans

1. Working Capital Loans and/or Investment Loans with a maximum credit limit of IDR 500 million are provided to micro businesses, small businesses, and cooperatives engaged in productive businesses that will receive guarantees from a Guarantee Company.

2. Kupedes is a general-purpose loan with competitive interest rates for all economic sectors, intended for individuals (business entities or individuals) who meet the requirements and are served at all BRI Units and BRI Branches.

2.3.2.5 SME Loans

1. Working Capital Loans are credit facilities to finance business operations, including needs for raw material procurement, production processes, accounts receivable, and inventory.
2. Investment Loans are credit facilities to finance business operations, including needs for raw material procurement, production processes, accounts receivable, and inventory.

2.3.2.6 Program Loans

1. People's Business Credit or in Bahasa *Kredit Usaha Rakyat* (KUR), BRI KUR is a working capital and/or investment loan/financing facility for individual borrowers, business entities, and/or business groups that are productive and eligible but do not have additional collateral or have insufficient additional collateral.
2. Warehouse Receipt Scheme Subsidy, is a loan secured by warehouse receipts provided to farmers, farmer groups, cooperatives, small businesses, and medium-sized businesses subsidized by the government. The maximum term is 12 months, in line with the warehouse receipt term. The maximum loan amount is IDR 500 million, based on 70% of the warehouse receipt value, with an effective interest rate of 6% per annum
3. Partnership Loans, Funding under the Partnership Program to finance working capital and/or the purchase of fixed assets to enhance production and sales.

2.3.3 Providing other banking services

1. Bill Payment, is a means of paying public bills using ATM facilities and services at BRI tellers.
2. Deposit services, BRI provides deposit or payment transactions for various purposes.

3. Online transactions, Online transactions or inter-branch transactions are online inter-account services that can be done at all BRI branch offices and BRI units that are online.
4. Transfer and Giro Traffic or in Bahasa *Lalu Lintas Giro* (LLG) , This is a money transfer service in the form of rupiah and foreign currency to other banks through the clearing system via BRI.
5. BRIfast Remittance, This is a foreign currency money transfer service between banks organized by BRI.

2.4 Organization Structure

The company's organizational structure can be interpreted as a line hierarchical which contains the components that make up the company. The structure clearly describes the position, function, rights and obligations of each position within the scope of the company. Of course, this is so that every component in the company can function optimally and the company wheels can always move effective can efficient. The organizational structure of the PT. Bank Rakyat Indonesia Branch Office Bengkalis are as follows:

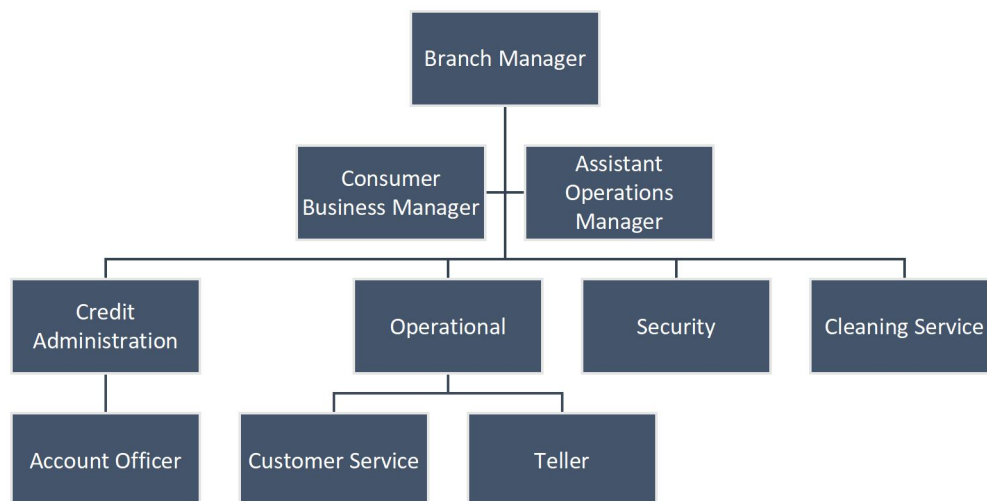


Figure 2.3 Organization Structure Bank Rakyat Indonesia Bengkalis Branch Office

Source: Processed Data, 2025

Based on figure 2.3, there are duties and responsibilities of each pition namely

1. Branch Manager

The duties and responsibilities of a BRI leader as follow:

- a. Responsible for all operations at BRI Branches
- b. As the full supervisor of BRI Branch operations
- c. BRI Branch password holder
- d. Responsible for data processing at BRI Branches
- e. Responsible for BRI Branch employees
- f. Develop, monitor and evaluate BRI Business Branches and their working areas to achieve targets
- g. Carry out coaching for BRI Branch customers, both loans as well as savings

While the authority that must be carried out by the leader of BRI Bengkalis Branch Office as follows:

- a. Decide on requests for Kupedes, KUR, BRIGuna according to the given powers
- b. Cut off promotions cos
- c. Deciding on the disbursement or withdrawal of customer deposit

2. Consumer Business Manager

- a. The Consumer Business Manager is responsible for managing and developing consumer business at Bank BRI. The Consumer Business Manager is responsible for building and maintaining relationships with consumer customers, identifying customer needs, and offering appropriate banking solutions.
- b. The Consumer Business Manager's duties include developing marketing strategies, increasing sales of consumer banking products and services, managing the sales team, conducting market analysis, and monitoring and evaluating business performance.

3. Assistant Operational Manager

The duties and responsibilities of Supervisor BRI as follow:

- a. Manage co-workers who are subordinate (customer service and teller)
- b. Teller password holder

- c. Lead and organize the work team well the work runs smoothly and achieves maximum results, and is safe and does not interfere with the safety of the subordinates
- d. Explain the job description to well
- e. Cheers out control and evaluation
- f. Motivate his co-workers for his team

While the authority that must be carried out by the leader of the BRI Bengkalis Branch Office as follows:

- a. Give a firm warning to subordinates staff (Customer service and Teller) if their performance is deemed not good and out of the SOP.
- b. Provide an assessment and appreciation of the performance of the Staff (Customer Service and Teller)
- c. Can provide proposals or promotions to leaders of Selatpanjang Branch offices related to career paths.

4. Credit Administration (ADK)

- a. Credit Administration responsibilities include receiving credit documents from customers applying for loans, conducting initial checks on the completeness and accuracy of the documents submitted, and verifying customer data contained in the credit documents. In addition, ADK is also responsible for processing customer data related to credit applications, such as entering data into the computer system and checking the availability of documents.
- b. The main duty of Credit Administration is to ensure compliance with bank policies and procedures in carrying out the credit administration process. They collaborate with related teams, such as credit analysts and credit managers, to support the credit approval process. ADK is also responsible for maintaining the security and confidentiality of customer data, providing good customer service, and archiving credit documents properly and systematically. In addition, ADK also plays a role in monitoring and supervising to ensure that the credit process runs in accordance with established policies and procedures.

5. Account Officer or Relationship Manager (RM).

The duties and responsibilities of Account Officer or Relationship Manager (RM) Bank Rakyat Indonesia (BRI) as follow:

- a. Carry out marketing of BRI Branch Office products (savings, loans, and other banking services).
- b. Responsible for the loan process.
- c. Responsible for the guarantee.
- d. Initiate a proposal for a BRI Branch Office loan decision in accordance with applicable regulations, so that the loan given worthy.
- e. Carry out coaching, billing, and supervision Loans start when the loan is disbursed until it is paid off.
- f. Responsible for arrears that occur as a result of customer delays in paying loans.
- g. Responsible for the authenticity of the loan and guarantee check.

While the authority that must be carried out by the Account Officer or Relationship Manager (RM) Officer Bank Rakyat Indonesia (BRI) Branch Office Bengkalis is Initiating a loan request and process and propose loan requests.

6. Customer Service (CS)

The duties and responsibilities of Customer Service (CS) Bank Rakyat Indonesia (BRI) as follow:

- a. Providing information to customers or prospective customers regarding BRI products to support product marketing BRI.
- b. Provide information on loan balances, transfers and loans for customers who need to provide loans satisfactory service to customers.
- c. Serving requests for copies of bank statements for customers who need it (excluding the routine delivery each time) months) in order to provide satisfactory service customer.
- d. Provide special services to core customers who need (such as delivering or picking up money to place of residence or place of business of the customer) provide services that satisfy customers.

- e. Helping customers who need to fill out an application BRI funds and services to provide services that satisfy customers.
- f. Receive customer complaints to be forwarded to officials authorized to provide services that satisfy customers.
- g. Carry out other assigned duties superiors in order to support business interests and BRI Unit operations.

While the authority that must be carried out by the Customer Service (CS) Bank Rakyat Indonesia (BRI) Branch Office Bengkalis as follows, Provide deposit and loan balance information for customers who need.

7. Teller

Teller of Bank Rakyat Indonesia (BRI) Branch Office Bengkalis. The duties and responsibilities of Teller Bank Rakyat Indonesia (BRI) as follow:

- a. Perform additional cash for smooth service to customers can run well and satisfactorily.
- b. Receive deposit money from customers and match with a deposit receipt to ensure the correctness of the transaction and the authenticity of the money received.
- c. Ensure paying money to eligible customers to avoid harmful mistakes
- d. Examining the validity of the cash receipts received in order to ensure the correctness of transaction security.
- e. Manage and deposit physical cash to Supervisor or AMO (Assistant Operations Manager) good during hours cash and end-of-day services so that cash security can be awake.
- f. Paying debt costs, credit realization and transactions others, whose receipts have been approved by the authorized official authorized for smooth operations.
- g. Serving buying and selling transactions bank notes (foreign bank notes) in order to provide good service to customers.

While the authority that must be carried out by the Teller Bank Rakyat Indonesia (BRI) Branch Office Bengkalis as follows:

- a. Carry out the function Checker for the above transaction is authority.

- b. Validate in the system and sign cash receipts for cash payment transactions that are within the limits his authority.
- c. Do entry opening Open Branch into the system
- 8. Security

The security guard (Security Unit) has the main task of maintaining order and security in the workplace environment, which includes aspects of personnel, physical security, information, and other technical security. The roles and responsibilities in detail for all security guards are the same, including security guards for bank financial institution

9. Cleaning Service

Cleaning Services are personnel who provide cleaning services. In general, the definition of Cleaning Services is personnel who are responsible for providing cleaning, tidiness, and hygiene services inside or outside buildings, with the aim of creating a comfortable atmosphere to support daily activities as a short-term goal. Meanwhile, the long-term goal is to maintain the longevity of all objects within the scope of Cleaning Services.

2.5 The Working Process

During the author's internship at Bank Rakyat Indonesia (BRI) Bengkalis Branch Office, the author was involved in various work processes that support banking operations, particularly in the administration and credit departments. One of the author's tasks was to scan and upload documents into the BRImen system, which is BRI's internal document management system. Physical documents such as loan files and customer records were scanned and uploaded digitally in accordance with the applicable standards for file formats and naming conventions.

Additionally, the author assisted in preparing warning letters for customers who were delinquent in their payments, which were created using the DiO (Digital Office) system. Customer data regarding delinquent payments was obtained from the credit department, then entered into an official letter format to be sent to the relevant customers. The writer also plays a role in preparing auction documents and uploading them to the official auction website, by first collecting

and scanning collateral documents and supporting data, then completing them with auction information in accordance with regulations.

Another task performed is separating collateral documents from customer loan files, which are then organized and stored separately in a dedicated storage room for easy retrieval when needed. The writer also assists in inputting customer data into the BRISPOT system, BRI's digital application for credit applications and analysis. The data entered includes personal information, business details, income, and the required collateral documents.

In addition to administrative tasks, the author also participated in cash sorting activities, which involve inspecting the physical condition of currency based on Bank Indonesia standards. Currency still fit for circulation is separated from that which is not, then grouped by denomination and arranged according to bank regulations. Through these various activities, the author gained firsthand experience regarding the workflow and operational systems implemented in the banking environment.

2.6 Document Used for Activity

In carrying out its operational activities, there are several documents used by PT. Bank Rakyat Indonesia branch office Bengkalis, including the following:

1. Customer loan credit file

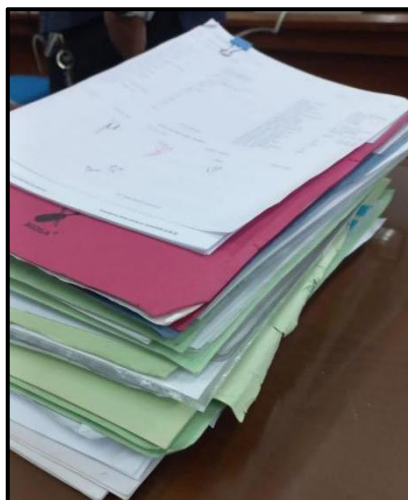


Figure 2.4 Customer loan credit file

Source: Documentation, 2025

Customer loan credit files are customer loan documents containing customer personal data and other important documents, which also serve as a place to store collateral kept in the Brimen room. These documents will be used as long as the customer loan is still outstanding, and the collateral listed in the documents will be returned once the customer loan has been repaid or payment has been made.

2. Auction documents

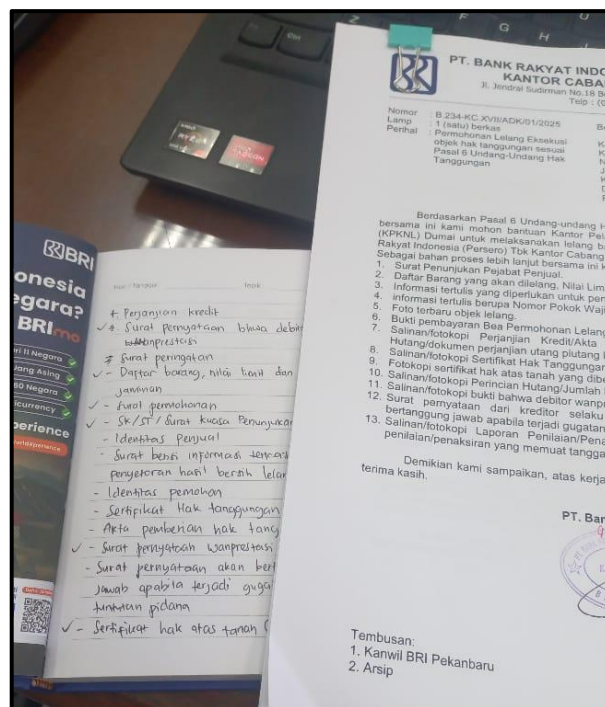


Figure 2.5 Auction Documents

Source: Documentation, 2025

Auction documents are a collection of administrative files required in the auction process of collateral owned by debtors who have defaulted on their loans or are unable to meet their payment obligations to the bank. Auction documents are prepared in accordance with procedures established by BRI and must meet the applicable requirements so that the auction process can be submitted through the government's official auction website, such as lelang.go.id.

CHAPTER III

SCOPE OF THE APPRENTICESHIP

3.1 Job Description

This Practical Work Program is carried out at the Bank BRI Bengkalis Branch Office for 4 (four) months, starting from Februari 1, 2025 to June 5, 2025. During the period of Practical Work (KP), the author was placed in the field of Credit Administration. There are several tasks during Practical Work in the PT. Bank BRI Branch Office Bengkalis namely as follows:

1. Scan and upload BRImen (BRI Document)

Digitize customer loan documents by scanning them and uploading to BRImen, BRI's official document management system, to ensure secure storage and easy internal access.

2. Create a letter of demand to late-paying customers through the DiO Digital Office system.

Using the DiO Digital Office system, a formal letter of demand is created and sent to customers who are late in repaying their loans. This letter includes details such as the outstanding amount, due dates, and instructions for repayment, and serves as part of the early-stage loan recovery process.

3. Compiling auction files and uploading them to the auction website.

This process includes gathering all required documents for collateral auctions—such as property certificates, vehicle ownership documents, appraisal results, and photos—and compiling them into a structured file. The files are then uploaded to the official auction website (e.g., lelang.go.id) for public bidding.

4. Separating collateral from customer loan files.

Collateral documents, such as land certificates or vehicle titles, are physically separated from the main loan files to facilitate independent handling, especially for storage security or auction processing. This ensures that important collateral is managed distinctly from general loan paperwork.

5. Compiling customer data and inputting into BRISPOT

Customer data—including personal information, loan application details, income, and collateral—is collected and entered into BRISPOT, BRI's digital loan processing platform. This supports efficient loan evaluation, approval, and monitoring directly from the field or office.

6. Sorting Money

Cash received is sorted by denomination and inspected for authenticity and physical condition. Damaged or unfit notes are separated from usable currency, ensuring that all money is properly organized and ready for deposit, circulation, or further processing according to bank standards.

3.2 System and Procedure

The systems and procedures that the writers used while working at BRI Bengkalis Branch Office are as follows:

1. Scan and upload BRI men (BRI Document)

The author is responsible for scanning documents. This task involves managing and processing customer documents digitally to facilitate access and archiving. In this task, the author uses a scanner provided by Bank BRI to convert physical documents into digital format. The documents that must be scanned include identity documents, collateral ownership documents, pay slips, bank statements, and other supporting documents required in the process.

The author also maintains the privacy policy of scanned documents and customer data security, ensuring that the scanned results are of good quality and clearly legible. After the documents are scanned, the writer organizes them according to predetermined categories. The procedure for carrying out this activity is as follow:



Figure 3.1 Flowchart of Procedure Scanning Documents

Source: Processed Data, 2025

The author is also given the additional responsibility of uploading documents to BRIMEN. This task involves managing and storing customer documents electronically within the BRIMEN system used by Bank BRI. The documents uploaded are based on the files already scanned by the writer. The procedure for carrying out this activity is as follow:

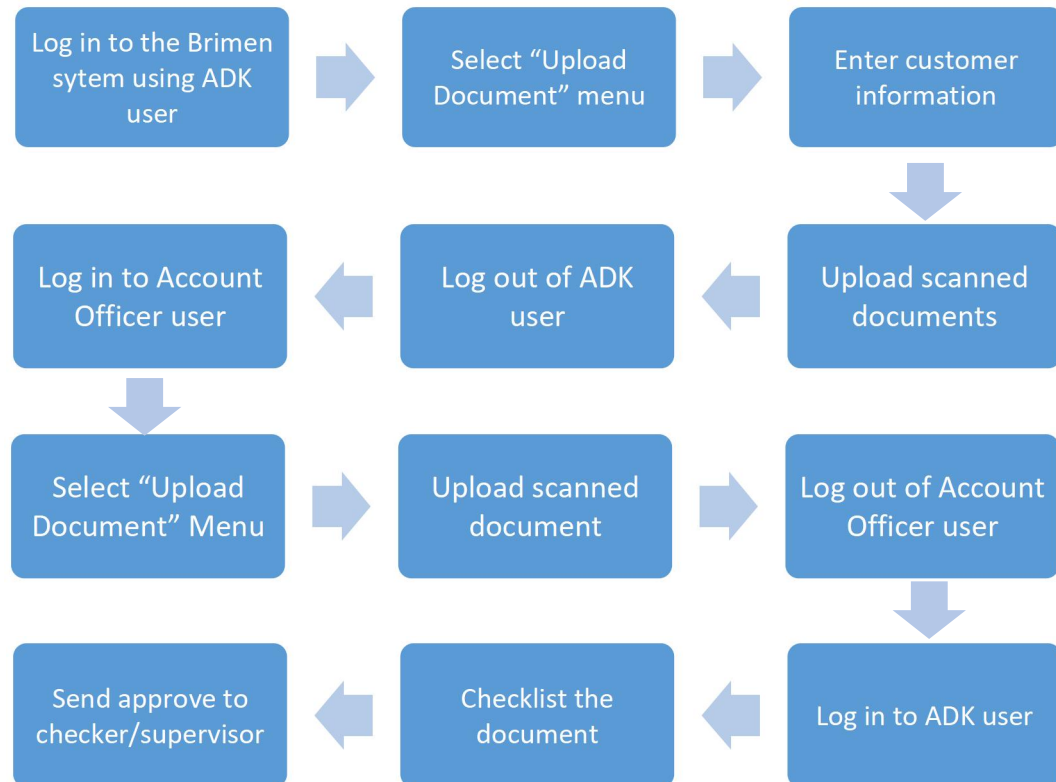


Figure 3.2 Flowchart of procedure Upload BRImen
Source: Processed Data, 2025

The following is documentation from the activity scanned and upload BRImen (BRI Document).



Figure 3.3 Scan and upload BRImen (BRI Document)
Source: Documentation, 2025

2. Create a letter of demand to late-paying customers through the DiO Digital Office system.

During the internship at BRI Bengkalis Branch Office, the author was given the opportunity to learn and be directly involved in the process of handling non-performing loans, particularly in the preparation of demand letters to customers who are in default on their payment obligations. This process is carried out through the company's internal system called Digital Office (DiO).

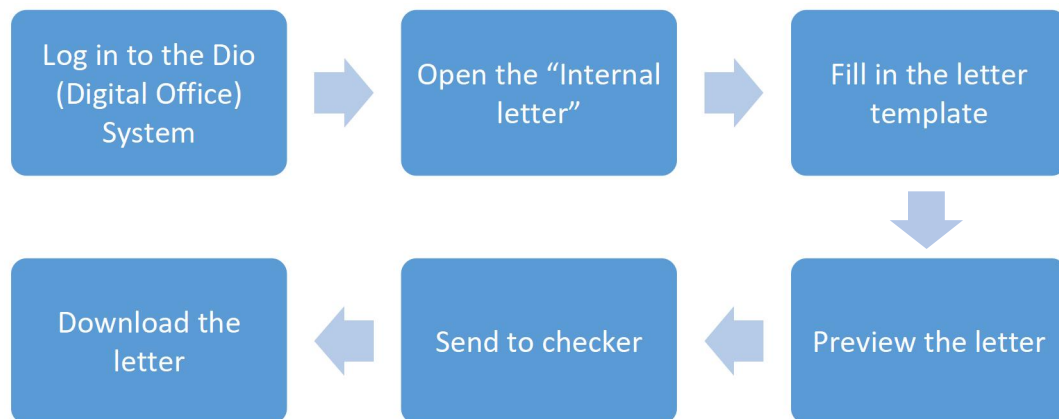


Figure 3.4 Flowchart create a late-paying letter

Source: Processed Data, 2025

The following is documentation from the activity create a letter of demand to late-paying customers through the DiO Digital Office system.



Figure 3.5 Create a letter of demand to late-paying customers

Source: Documentation, 2025

3. Compiling auction files and uploading the files to the auction website.

During the internship at Bank BRI Bengkalis Branch, the author had the opportunity to be involved in the process of preparing auction files for collateral

owned by customers whose loans had been classified as non-performing. This auction process is one of the steps in resolving non-performing loans through collateral execution mechanisms. In this activity, the author assisted in collecting and preparing the necessary supporting documents, such as collateral certificates, seizure records, notices to debtors, appraisal reports, and other administrative documents.

After the documents were fully compiled, the author also assisted in the process of uploading the documents to the official state auction portal, www.lelang.go.id. During the upload process, the author inputs important information such as the type and description of the collateral, the location of the auctioned property, the minimum bid amount, the amount of the security deposit. All data is entered carefully to avoid administrative errors that could hinder the auction process.

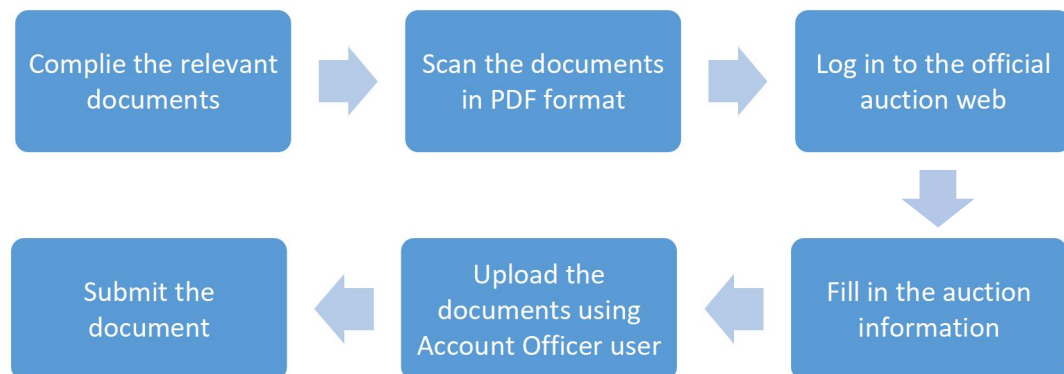


Figure 3.6 Flowchart of uploading the files to the auction website

Source: Processed Data, 2025

The following is documentation from the inten compiling auction files and uploading the files to the auction website

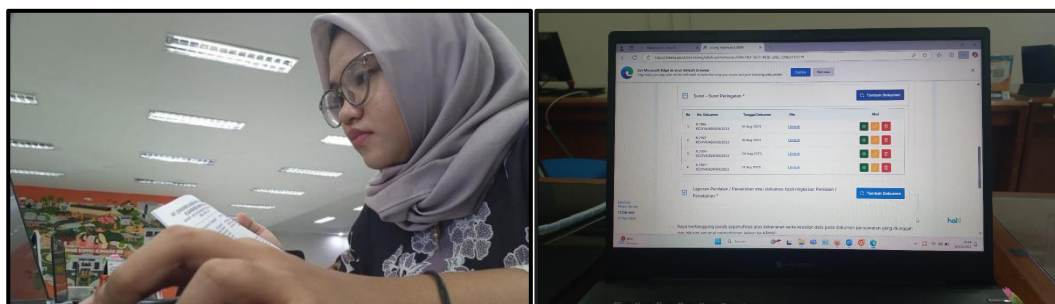


Figure 3.7 Compiling auction files and uploading the files to the auction website

Source: Docuementation, 2025

4. Separating collateral from customer loan files

During my internship at Bank BRI Bengkalis Branch Office, the author had the opportunity to be involved in the process of separating collateral documents from customer loan files. This separation aims to maintain the security of collateral documents, such as land certificates, vehicle registration certificates, or other valuable documents, by transferring them from active loan files to a more secure storage location, namely a fireproof cabinet.

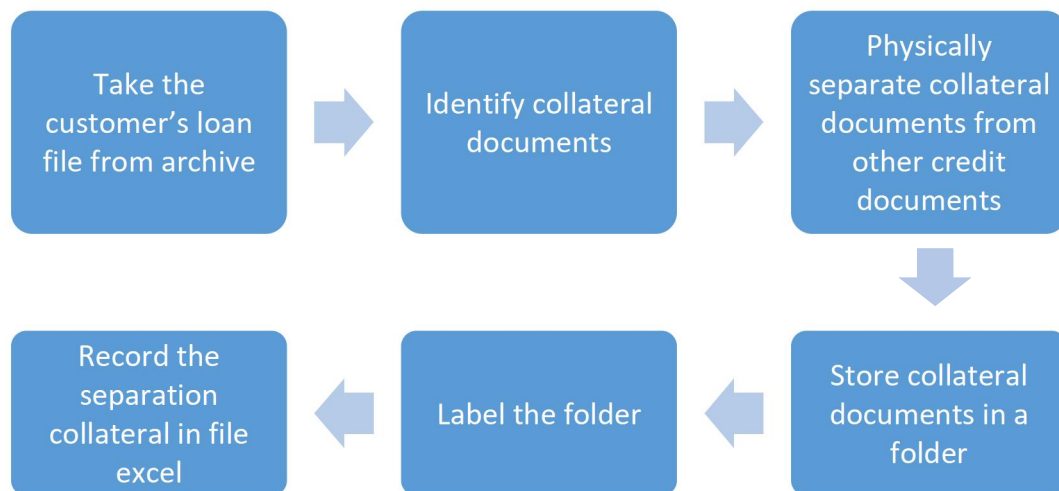


Figure 3.8 Flowchart of separating collateral from customer loan files

Source: Processed Data, 2025

The following is documentation when author doing activity of separating collateral form cusomer loan files



Figure 3.9 Separating collateral from customer loan files

Source: Documentation, 2025

5. Compiling customer data and inputting into BRISPOT

During the internship at Bank BRI Bengkalis Branch, the author had the opportunity to assist in the process of compiling customer data and entering the

information into the BRISPOT application. BRISPOT (BRI Spot) is a digital application used by Bank BRI to support the credit application, survey, and analysis processes.

In this activity, the author was tasked with collecting and organizing data on potential borrowers who would apply for loans, including personal identification, business information, financial data, and supporting documents such as ID cards, tax identification numbers, and collateral photos. After the customer data was collected and organized according to the specified order, the author entered the data into the BRISPOT application using the provided devices.

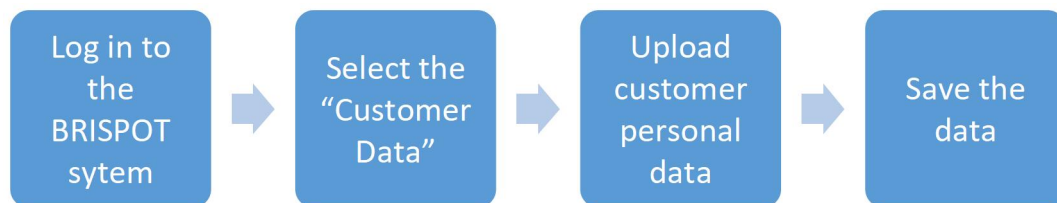


Figure 3.10 Flowchart of inputting customer data into BRISPOT

Source: Processed Data, 2025

The following is documentation of compiling customer data and inputting into BRISPOT activity.

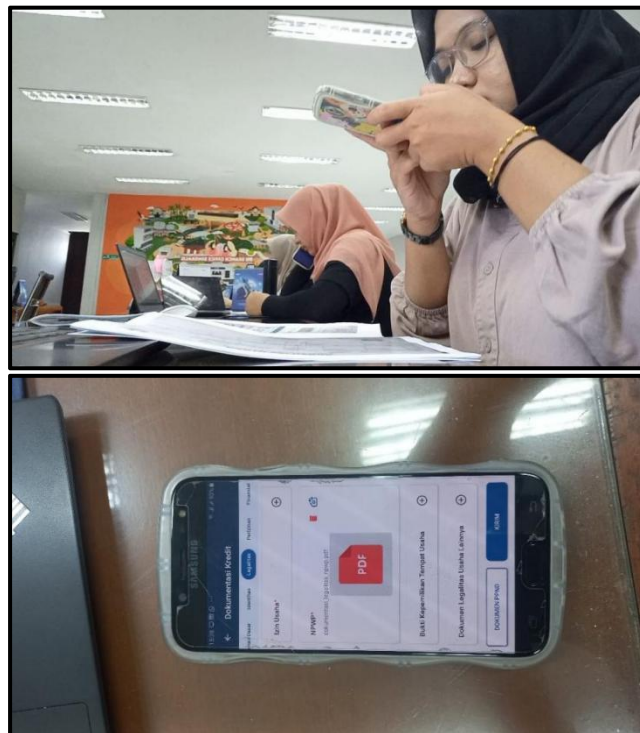


Figure 3.11 Compiling customer data and inputting into BRISPOT

Source: Documentation, 2025

6. Sorting Money

During my internship at Bank Rakyat Indonesia (BRI) Bengkalis Branch Office, I was assigned to assist in the process of sorting money. This activity aimed to separate fit and unfit currency based on the circulation standards set by Bank Indonesia. The sorting process involved carefully examining the physical condition of each banknote—checking for damage such as tears, excessive wear, holes, folds, or markings. Banknotes deemed fit for circulation were returned to the cash supply, while unfit ones were collected to be sent back to Bank Indonesia for replacement.

Additionally, the sorted banknotes were organized by denomination and packaged according to banking standards. All sorting activities were recorded and documented as part of the bank's operational procedures.

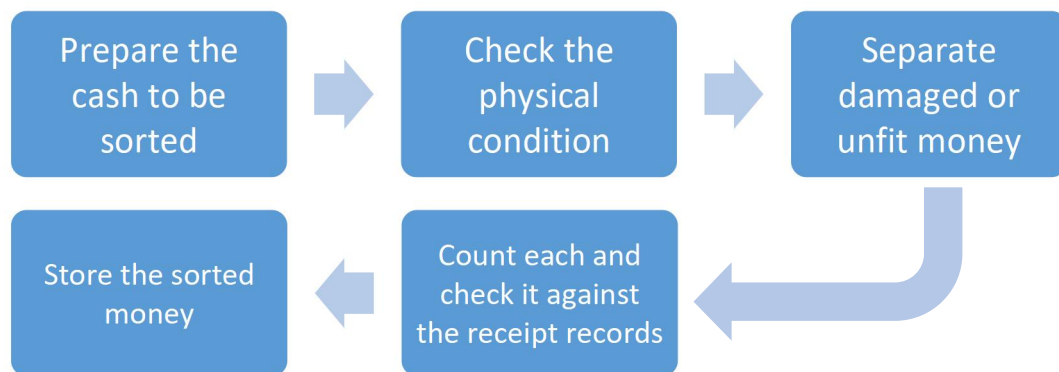


Figure 3.12 Flowchat of sorting money activity
Source: Documentation, 2025

3.3 Place of Apprenticeship

3.3.1 Place of the Apprenticeship

This on the Apprenticeship was carried out at the PT. Bank Rakyat Indonesia Bengkalis Branch Office at Sudirman Street, Bengkalis, Riau Regency.

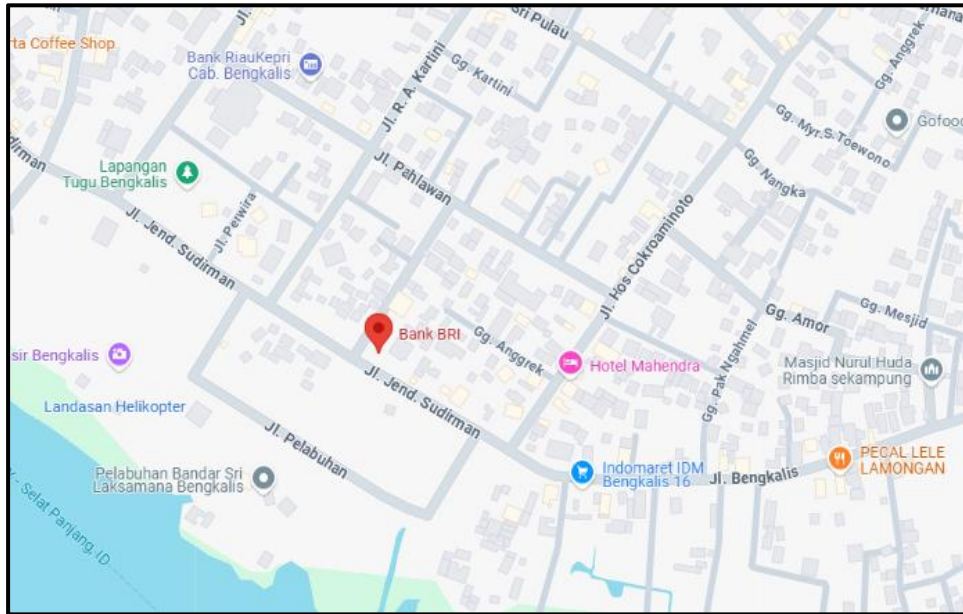


Figure 3.13 Address of PT. Bank Rakyat Indonesia Bengkulu Branch Office

Source: Documentation, 2025

3.3.2 Time of the Apprenticeship

This Apprenticeship activity was carried out starting from February 03rd, 2025 until June 06th, 2025. The following is the schedule of the apprenticeship hours at PT. Bank Rakyat Indonesia Bengkulu Branch Office:

Table 3.1 Apprenticeship Schedule

No.	Day	Working Hours	Break	Uniform
1.	Monday	08:00 – 17:00 WIB	12:00 – 13:00 WIB	White/Blue Shirt
2.	Tuesday	08:00 – 17:00 WIB	12:00 – 13:00 WIB	Batik
3.	Wednesday	08:00 – 17:00 WIB	12:00 – 13:00 WIB	Casual
4.	Thursday	08:00 – 17:00 WIB	12:00 – 13:00 WIB	Casual
5.	Friday	08:00 – 17:00 WIB	11:30 – 13:30 WIB	Casual

3.4 Kind and Description of the Activity

The description of the activities carried out during on the apprenticeship at the PT. Bank Rakyat Indonesia Bengkulu Branch Office in general can be seen in the following table:

Table 3.2 Daily Activities from February 03rd to February 07th, 2025

No.	Date	Description of Activities	Place
1.	Monday, Feb 3, 2025	1. Introduction. 2. Scanning customer loan files	Credit Administration
2.	Tuesday,	Scanning customer loan files.	Credit Administration

	Feb 4, 2025		
3.	Wednesday, Feb 5, 2025	Scanning customer loan files.	Credit Administration
4.	Thursday, Feb 6, 2025	Scanning customer loan files.	Credit Administration
5.	Friday, Feb 7, 2025	Scanning customer loan files.	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT.Bank Rakyat Indonesia Bengkalis Branch Office on February 10 to February 14, 2025 can be seen in the table below as follows:

Table 3.3 Daily Activities from February 10th to February 14th, 2025

No.	Date	Description of Activities	Place
1.	Monday, Feb 10, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
2.	Tuesday, Feb 11, 2025	Upload documents to the auction website	Credit Administration
3.	Wednesday, Feb 12, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Credit Administration
4.	Thursday, Feb 13, 2025	Upload customer loan files to BRIMEN	Credit Administration
5.	Friday, Feb 14, 2025	Upload customer loan files to BRIMEN	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on February 17 to February 21, 2025 can be seen in the table below as follows:

Table 3.4 Daily Activities from February 17th to February 21st, 2025

No.	Date	Description of Activities	Place
1.	Monday, Feb 17, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Credit Administration
2.	Tuesday, Feb 18, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Credit Administration
3.	Wednesday, Feb 19, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Credit Administration
4.	Thursday, Feb 20, 2025	1. Upload customer loan files to BRIMEN 2. Search for customer loan files	Credit Administration

5.	Friday, Feb 21, 2025	Upload customer loan files to BRIMEN	Credit Administration
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Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on February 24 to February 28, 2025 can be seen in the table below as follows:

Table 3.5 Daily Activities from February 24th to February 28th, 2025

No.	Date	Description of Activities	Place
1.	Monday, Feb 24, 2025	Sorting Money	Credit Administration
2.	Tuesday, Feb 25, 2025	Sorting Money	Credit Administration
3.	Wednesday, Feb 26, 2025	Sick	-
4.	Thursday, Feb 27, 2025	1. Scanning customer loan files. 2. Search for customer loan files	Credit Administration
5.	Friday, Feb 28, 2025	Scanning customer loan files.	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on March 01 to March 07, 2025 can be seen in the table below as follows:

Table 3.6 Daily Activities from March 01st to March 7th, 2025

No.	Date	Description of Activities	Place
1.	Monday, March 03, 2025	Scanning customer loan files.	Credit Administration
2.	Tuesday, March 04, 2025	1. Attend a meeting with the branch manager and ADK Staff and Account Officer/Relationship Mnager 2. Create a letter of demand to late-paying customers through the DiO Digital Office system	Credit Administration
3.	Wednesday, March 05, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Credit Administration
4.	Thursday, March 06, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Credit Administration

5.	Friday, March 07, 2025	1. Printing late-paying customers invoice letters 2. Putting letters in envelopes 3. Writing customer names and addresses	Credit Administration
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Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on March 10 to March 14, 2025 can be seen in the table below as follows:

Table 3.7 Daily Activities from March 10th to March 14th, 2025

No.	Date	Description of Activities	Place
1.	Monday, March 10, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT 3. Search for customer loan files	Credit Administration
2.	Tuesday, March 11, 2025	Scanning customer loans	Credit Administration
3.	Wednesday, March 12, 2025	Scanning customer loan files.	Credit Administration
4.	Thursday, March 13, 2025	Scanning customer loan files.	Credit Administration
5.	Friday, March 14, 2025	Collecting and summarizing customer bank statements	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on March 17 to March 21, 2025 can be seen in the table below as follows:

Table 3.8 Daily Activities from March 17th to March 21st, 2025

No.	Date	Description of Activities	Place
1.	Monday, March 17, 2025	Sick	Credit Administration
2.	Tuesday, March 18, 2025	Upload customer loan files to BRIMEN	Credit Administration
3.	Wednesday, March 19, 2025	Upload customer loan files to BRIMEN	Credit Administration
4.	Thursday, March 20, 2025	Upload customer loan files to BRIMEN	Credit Administration
5.	Friday, March 21, 2025	Upload customer loan files to BRIMEN	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on March 24 to March 28, 2025 can be seen in the table below as follows:

Table 3.9 Daily Activities from March 24th to March 28th, 2025

No.	Date	Description of Activities	Place
1.	Monday, March 24, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
2.	Tuesday, March 25, 2025	1. Scanning auction documents 2. Upload auction documents to web	Credit Administration
3.	Wednesday, March 26, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Credit Administration
4.	Thursday, March 27, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Credit Administration
5.	Friday, March 28, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on March 31 to April 04, 2025 can be seen in the table below as follows:

Table 3.10 Daily Activities from March 31st to April 04th, 2025

No.	Date	Description of Activities	Place
1.	Monday, March 31, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-
2.	Tuesday, April 01, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-
3.	Wednesday, April 02, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-
4.	Thursday, April 03, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-
5.	Friday, April 04, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on April 07 to April 11, 2025 can be seen in the table below as follows:

Table 3.11 Daily Activities from April 07th to April 11st, 2025

No.	Date	Description of Activities	Place
1.	Monday, April 07, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	-
2.	Tuesday, April 08, 2025	Scanning customer loan files	Credit Administration
3.	Wednesday, April 09, 2025	Scanning customer loan files.	Credit Administration
4.	Thursday, April 10, 2025	Scanning customer loan files.	Credit Administration
5.	Friday, April 11, 2025	Scanning customer loan files.	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on April 14 to April 18, 2025 can be seen in the table below as follows:

Table 3.12 Daily Activities from April 14th to April 18th, 2025

No.	Date	Description of Activities	Place
1.	Monday, April 14, 2025	Sick	-
2.	Tuesday, April 15, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
3.	Wednesday, April 16, 2025	1. Scanning auction documents 2. Upload auction documents to web	Credit Administration
4.	Thursday, April 17, 2025	1. Revise uploaded aution dokuments 2. Scanning customer loans file	Credit Administration
5.	Friday, April 18, 2025	Public Holiday of the Death of Jesus Christ.	-

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on April 21 to April 25, 2025 can be seen in the table below as follows:

Table 3.13 Daily Activities from April 21st to April 25th, 2025

No.	Date	Description of Activities	Place
1.	Monday, April 21, 2025	1. Upload customer loan files to BRIMEN 2. Search for customer loan files	Credit Administration
2.	Tuesday,	Sorting Money	Operational

	April 22, 2025		
3.	Wednesday, April 23, 2025	Sorting Money	Operational
4.	Thursday, April 24, 2025	Sick	-
5.	Friday, April 25, 2025	Sick	-

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on April 28 to Mei 02, 2025 can be seen in the table below as follows:

Table 3.14 Daily Activities from April 28th to Mei 02nd, 2025

No.	Date	Description of Activities	Place
1.	Monday, April 28, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Credit Administration
2.	Tuesday, April 29, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Credit Administration
3.	Wednesday, April 30, 2025	1. Printing unpaid invoice letters 2. Putting letters in envelopes 3. Writing customer names and addresses	Credit Administration
4	Thursday, May 01, 2025	Labor Day collective leave	-
5	Friday, May 02, 2025	Upload customer loan files to BRIMEN	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on May 05 to May 09, 2025 can be seen in the table below as follows:

Table 3.15 Daily Activities from May 05th to May 09th, 2025

No.	Date	Description of Activities	Place
1.	Monday, May 05, 2025	Upload customer loan files to BRIMEN.	Credit Administration
2.	Tuesday, May 06, 2025	Upload customer loan files to BRIMEN	Credit Administration
3.	Wednesday, May 07, 2025	1. Attending Bank Indonesia's Cinta Bangsa Paham Rupiah (Love, Pride, Understand the Rupiah) socialization program 2. Visit to the Indonesian Navy ship (KRI)	Credit Administration

4.	Thursday, May 08, 2025	Upload customer loan files to BRIMEN.	Credit Administration
5.	Friday, May 09, 2025	Upload customer loan files to BRIMEN	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on May 12 to May 16, 2025 can be seen in the table below as follows:

Table 3.16 Daily Activities from May 12nd to May 16th, 2025

No.	Date	Description of Activities	Place
1.	Monday, May 12, 2025	Public Holiday for the Vesak Day Holiday	-
2.	Tuesday, May 13, 2025	Public Holiday for the Vesak Day Holiday	-
3.	Wednesday, May 14, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
4.	Thursday, May 15, 2025	1. Scanning auction documents 2. Upload auction documents to web	Credit Administration
5.	Friday, May 16, 2025	1. Upload customer loan files to BRIMEN 2. Upload auction documents to web	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on May 19 to May 23, 2025 can be seen in the table below as follows:

Table 3.17 Daily Activities from May 19th to May 23rd, 2025

No.	Date	Description of Activities	Place
1.	Monday, May 19, 2025	Upload customer loan files to BRIMEN	Credit Administration
2.	Tuesday, May 20, 2025	1. Managing the BRI booth at Polbeng Business Expo Chapter II 2. Assisting with QRIS creation services 3. Documenting activities	Credit Administration
3.	Wednesday, May 21, 2025	1. Scanning customer loan files 2. Separating collateral from customer loan files	Credit Administration
4.	Thursday, May 22, 2025	1. Scanning customer loan files. 2. Separating collateral from customer loan files	Credit Administration
5.	Friday, May 23,	1. Scanning customer loan files. 2. Separating collateral from customer loan	Credit Administration

	2025	files	
--	------	-------	--

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on May 26 to May 30, 2025 can be seen in the table below as follows:

Table 3.18 Daily Activities from May 26th to May 30th, 2025

No.	Date	Description of Activities	Place
1.	Monday, May 26, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
2.	Tuesday, May 27, 2025	1. Scanning auction documents 2. Upload auction documents to web	Credit Administration
3.	Wednesday, May 28, 2025	1. Revise uploaded auction documents 2. Scanning customer loans file	Credit Administration
4.	Thursday, May 29, 2025	1. Creating auction documents 2. Collecting auction documents	Credit Administration
5.	Friday, May 30, 2025	1. Scanning auction documents 2. Upload auction documents to web	Credit Administration

Source: Processed Data, 2025

The agenda of activities or work that has been carried out by the Author during the internship at PT. Bank Rakyat Indonesia Bengkalis Branch Office on June 02 to June 06, 2025 can be seen in the table below as follows:

Table 3.19 Daily Activities from June 02nd to June 06th, 2025

No.	Date	Description of Activities	Place
1.	Monday, June 02, 2025	Upload customer loan files to BRIMEN	Credit Administration
2.	Tuesday, June 03, 2025	Upload customer loan files to BRIMEN	Credit Administration
3.	Wednesday, June 04, 2025	Upload customer loan files to BRIMEN	Credit Administration
4.	Thursday, June 05, 2025	Upload customer loan files to BRIMEN	Credit Administration
5.	Friday, June 06, 2025	Public Holiday of the Eid Al-Adha	-

Source: Processed Data, 2025

The description of activities during the apprenticeship at PT Bank Rakyat Indonesia Bengkalis Branch Office is as follows:

1. Scan and Upload BRImen (BRI Document)

This activity aims to convert customers' physical documents into digital archives so that they are more secure and easily accessible by the bank internally. The process includes scanning documents, ensuring that the results are clear, and then uploading them to the BRImen system according to category.

Required documents:

- a. ID card
- b. Tax ID number
- c. Family card
- d. Pay slip or proof of income
- e. Collateral certificate (land, vehicle)
- f. Bank statement
- g. Credit application form

2. Create a Letter of Demand via DiO Digital Office System

This task is carried out to follow up on customers who are in arrears on their loan payments. Through the DiO system, a warning letter is created containing information on arrears and a request for payment.

Required documents:

- a. Customer data (name, address, credit account number)
- b. Amount of arrears
- c. Official bank warning letter template/form.

3. Compiling Auction Files and Uploading to Auction Website

This activity is the preparation of auctions for collateral of customers who have defaulted on their obligations. All documents are compiled in accordance with KPKNL requirements and uploaded to the official state auction website.

Required documents:

- a. Collateral certificate
- b. Seizure report
- c. Auction notification letter

- d. Appraisal report
- e. Collateral photos, as well as auction application forms/letters to the KPKNL.

4. Separating Collateral from Customer Loan Files

This process is carried out to separate collateral documents from active credit files for security and ease of return or execution. Collateral is stored in a secure location. Required documents are land certificates/SHM/SHGB, vehicle registration certificates, or other asset ownership documents.

5. Compiling Customer Data and Inputting into BRISPOT

This task aims to enter the data of prospective loan recipients into the BRISPOT system, thereby facilitating credit analysis and approval.

Required documents:

- a. ID card
- b. Family card
- c. Tax ID number
- d. Business data (business license, location photo)
- e. Proof of income (pay slip, bank statement)
- f. Collateral photo

6. Sorting Money

This activity is carried out to separate fit and unfit currency according to Bank Indonesia standards. Damaged currency is returned to BI, while fit currency is put back into circulation.

3.5 Obstacle and Solution of the Apprenticeship

One of the most common challenges faced was the technical disruption of internal systems, such as BRImen and BRISPOT. These systems were occasionally inaccessible, slow, or experienced errors during the upload or input process. This often caused delays in completing tasks such as uploading customer loan files or inputting customer data. To overcome this, the author coordinated

with the IT department or informed the supervising staff to report the issue. In cases where the system remained offline for an extended period, the task schedule was adjusted and prioritized for completion once the system became operational again.

CHAPTER IV

CONCLUSIONS AND SUGGESTIONS

4.1 Conclusions

After completing the apprenticeship at PT. Bank Rakyat Indonesia Bengkalis Branch Office, several conclusions can be drawn as follows:

1. During the apprenticeship, the author gained a clear understanding of the job description in the Credit Administration Division, including scanning and uploading documents to BRImen, creating billing letters in the DiO system, preparing auction documents, separating collateral documents, entering customer data into BRISPOT, and sorting money.
2. Based on the internship conducted at Bank Rakyat Indonesia (BRI) Bengkalis Branch Office, the author gained direct insight into banking work systems and operational procedures, particularly in the areas of administration and credit. During the internship, the author performed various tasks such as scanning and uploading documents to BRImen, creating warning letters through DiO, compiling auction files, separating collateral documents, inputting data into BRISPOT, and sorting cash.
3. The apprenticeship was carried out at PT. Bank Rakyat Indonesia Bengkalis Branch Office, located at Jend. Sudirman Street No.18, Bengkalis City, Bengkalis Regency, Riau, 28712. The program ran for four months, from February 3rd to June 6th, 2025. The work schedule followed a five-day workweek, from Monday to Friday, with working hours from 08:00 AM to 05:00 PM WIB, and designated lunch breaks.
4. The tasks during the apprenticeship focused on Credit Administration Division activities, including scan and upload BRImen (BRI Document), create a letter of demand to late-paying customers through the DiO Digital Office system., compiling auction files and uploading them to the auction website, separating collateral from customer loan files, compiling customer data and inputting it into BRISPOT, and sorting money.

5. Obstacle encountered during the internship included the high volume of documents and daily transactions, which required precision and speed, especially when scanning and uploading data to the system. One of the technical obstacle frequently encountered was errors or disruptions in the internal web system, such as BRImen or BRISPOT, which were sometimes inaccessible, slow, or experienced disruptions during the file upload process. This hindered the smooth running of work and required rescheduling or reporting to the IT department.

4.2 Suggestions

Based on the experience gained during the apprenticeship, the following suggestions are proposed:

1. For the Company: It is recommended that PT. Bank Rakyat Indonesia Bengkalis Branch Office improvements in the efficiency of internal systems such as BRImen and BRISPOT should continue to be made, particularly by addressing frequent technical issues such as slow access or errors when uploading documents.
2. For Students: Choose an internship placement that aligns with your academic field to apply theoretical knowledge directly in practice. Additionally, improve supporting skills such as Microsoft Word and Excel proficiency, communication, and teamwork to increase job readiness. Also improve the ability to work meticulously, quickly, and maintain confidentiality of information is key to completing assigned tasks.
3. For State Polytechnic of Bengkalis: Provide technical training and briefing sessions before internship placement to ensure students are well prepared. The campus is also expected to continue expanding collaboration with industry partners like PT. Bank Rakyat Indonesia Bengkalis Branch Office.

REFERENCES

BRI. (n.d). History of BRI. Available from: <https://bri.co.id/tentang-bri>. (Accessed June 15, 2025).

Politeknik Negeri Bengkalis. (n.d). History of Politeknik Negeri Bengkalis. Available From: <https://www.polbeng.ac.id/sejarah-polbeng/>. (Accessed June 20, 2025).

APPENDICES

Appendix 1: Application Letter of Apprenticeship



**KEMENTERIAN PENDIDIKAN TINGGI, SAINS,
DAN TEKNOLOGI
POLITEKNIK NEGERI BENGKALIS**

Jalan Bathin Alam, Sungai Alam, Bengkalis, Riau 28711

Telepon: (+62766) 24566, Fax: (+62766) 800 1000

Laman: <http://www.polbeng.ac.id>, E-mail: polbeng@polbeng.ac.id

Nomor : **A13/PL31/TU/2025**
Hal : **Permohonan Kerja Praktek (KP)**

14 Januari 2025

**Yth. Pimpinan Cabang Bank Rakyat Indonesia Bengkalis
Jl. Jend. Sudirman No. 18 Bengkalis**

Dengan hormat,

Sehubungan akan dilaksanakannya Kerja Praktek untuk mahasiswa Politeknik Negeri Bengkalis yang bertujuan untuk meningkatkan pengetahuan & keterampilan mahasiswa melalui keterlibatan secara langsung dalam berbagai kegiatan di perusahaan, maka kami mengharapkan kesediaan dan kerjasamanya untuk dapat menerima mahasiswa kami guna melaksanakan kerja praktek di Cabang Bank Rakyat Indonesia yang Bapak/Ibu pimpin. Pelaksanaan kerja praktek mahasiswa Politeknik Negeri Bengkalis akan dimulai pada 03 Februari s/d 06 Juni 2025, adapun nama mahasiswa sebagai berikut:

No	Nama	Nim	Prodi
1.	Nur Affni Hardianti	5404211436	D4 Administrasi Bisnis Internasional

Kami sangat mengharapkan informasi lebih lanjut dari Bapak/Ibu melalui balasan surat atau menghubungi contact person dalam waktu dekat.

Demikian permohonan ini disampaikan, atas perhatian dan kerjasama kami ucapkan terimakasih.

**An. Direktur,
Wakil Direktur III**















Marhadi Sastra, S.T., M. Sc.
NIP. 198903142015041001

Contact Person:
M. Alkadri Perdana B.IT, M.Sc (0812 7648 4321)

Appendix 2: Apprenticeship Attendance List

ABSENSI BULANAN MAGANG

Nama : Nur Affni Hardianti
 Nim : 5404211436
 Jurusan/Prodi : Administrasi Niaga/Administrasi Bisnis Internasional
 Semester : 8
 Lokasi Kp : PT Bank Rakyat Indonesia Cabang Bengkulu

No	Hari	Tanggal	Masuk	Istirahat	Pulang	Paraf Mentor	Keterangan
1	Senin	03/02/2025	08:00	12:00	17:00		
2	Selasa	04/02/2025	08:00	12:00	17:00		
3	Rabu	05/02/2025	08:00	12:00	17:00		
4	Kamis	06/02/2025	08:00	12:00	17:00		
5	Jum'at	07/02/2025	08:00	12:00	17:00		
6	Senin	10/02/2025	08:00	12:00	17:00		
7	Selasa	11/02/2025	08:00	12:00	17:00		
8	Rabu	12/02/2025	08:00	12:00	17:00		
9	Kamis	13/02/2025	08:00	12:00	17:00		
10	Jum'at	14/02/2025	08:00	12:00	17:00		
11	Senin	17/02/2025	08:00	12:00	17:00		
12	Selasa	18/02/2025	08:00	12:00	17:00		
13	Rabu	19/02/2025	08:00	12:00	17:00		
14	Kamis	20/02/2025	08:00	12:00	17:00		

15	Jum'at	21/02/2025	08:00	12:00	17:00	1	
16	Senin	24/02/2025	08:00	12:00	17:00	1	
17	Selasa	25/02/2025	08:00	12:00	17:00	1	
18	Rabu	26/02/2025	08:00	12:00	17:00		Sakit
19	Kamis	27/02/2025	08:00	12:00	17:00	1	
20	Jum'at	28/02/2025	08:00	12:00	17:00	1	

Mengetahui,


Rikha Lulinda
 POK


Julaiha
 SPO

ABSENSI BULANAN MAGANG

Nama : Nur Affni Hardianti
 Nim : 5404211436
 Jurusan/Prodi : Administrasi Niaga/Administrasi Bisnis Internasional
 Semester : 8
 Lokasi Kp : PT Bank Rakyat Indonesia Cabang Bengkalis

No	Hari	Tanggal	Masuk	Istirahat	Pulang	Paraf Mentor	Keterangan
1	Senin	03/03/2025	08:00	12:00	16:00	✓	
2	Selasa	04/03/2025	08:00	12:00	16:00	✓	
3	Rabu	05/03/2025	08:00	12:00	16:00	✓	
4	Kamis	06/03/2025	08:00	12:00	16:00	✓	
5	Jum'at	07/03/2025	08:00	12:00	16:00	✓	
6	Senin	10/03/2025	08:00	12:00	16:00	✓	
7	Selasa	11/03/2025	08:00	12:00	16:00	✓	
8	Rabu	12/03/2025	08:00	12:00	16:00	✓	
9	Kamis	13/03/2025	08:00	12:00	16:00	✓	
10	Jum'at	14/03/2025	08:00	12:00	16:00	✓	
11	Senin	17/03/2025	08:00	12:00	16:00	✓	Sakit
12	Selasa	18/03/2025	08:00	12:00	16:00	✓	
13	Rabu	19/03/2025	08:00	12:00	16:00	✓	
14	Kamis	20/03/2025	08:00	12:00	16:00	✓	

15	Jum'at	21/03/2025	08:00	12:00	16:00	✓	
16	Senin	24/03/2025	08:00	12:00	16:00	✓	
17	Selasa	25/03/2025	08:00	12:00	16:00	✓	
18	Rabu	26/03/2025	08:00	12:00	16:00	✓	
19	Kamis	27/03/2025	08:00	12:00	16:00	✓	
20	Jum'at	28/03/2025	08:00	12:00	16:00		Cuti bersama (Mrepi)
21	Senin	31/03/2025	08:00	12:00	16:00		Hari Raya Idul Fitri

Mengetahui,



Rikha Lulinda
POK



Julaiha
SPO

ABSENSI BULANAN MAGANG

Nama : Nur Affni Hardianti
 Nim : 5404211436
 Jurusan/Prodi : Administrasi Niaga/Administrasi Bisnis Internasional
 Semester : 8
 Lokasi Kp : PT Bank Rakyat Indonesia Cabang Bengkalis

No	Hari	Tanggal	Masuk	Istirahat	Pulang	Paraf Mentor	Keterangan
1	Selasa	01/04/2025	08:00	12:00	17:00		Cuti Bersama Idul Fitri
2	Rabu	02/04/2025	08:00	12:00	17:00		Cuti Bersama Idul Fitri
3	Kamis	03/04/2025	08:00	12:00	17:00		Cuti Bersama Idul Fitri
4	Jum'at	04/04/2025	08:00	12:00	17:00		Cuti Bersama Idul Fitri
5	Senin	07/04/2025	08:00	12:00	17:00		Cuti Bersama Idul Fitri
6	Selasa	08/04/2025	08:00	12:00	17:00	1	
7	Rabu	09/04/2025	08:00	12:00	17:00	1	
8	Kamis	10/04/2025	08:00	12:00	17:00	1	
9	Jum'at	11/04/2025	08:00	12:00	17:00	1	
10	Senin	14/04/2025	08:00	12:00	17:00		Sakit
11	Selasa	15/04/2025	08:00	12:00	17:00	1	
12	Rabu	16/04/2025	08:00	12:00	17:00	1	
13	Kamis	17/04/2025	08:00	12:00	17:00	1	
14	Jum'at	18/04/2025	08:00	12:00	17:00		Libur Wakaf 15a

15	Senin	21/04/2025	08:00	12:00	17:00	1	
16	Selasa	22/04/2025	08:00	12:00	17:00	1	
17	Rabu	23/04/2025	08:00	12:00	17:00	1	
18	Kamis	24/04/2025	08:00	12:00	17:00		Sakit
19	Jum'at	25/04/2025	08:00	12:00	17:00		Sakit
20	Senin	28/04/2025	08:00	12:00	17:00	1	
21	Selasa	29/04/2025	08:00	12:00	17:00	1	
22	Rabu	30/04/2025	08:00	12:00	17:00	1	

Mengetahui,



Rikha Lulinda
POK



Julaiha
SPO

ABSENSI BULANAN MAGANG

Nama : Nur Affni Hardianti
 Nim : 5404211436
 Jurusan/Prodi : Administrasi Niaga/Administrasi Bisnis Internasional
 Semester : 8
 Lokasi Kp : PT Bank Rakyat Indonesia Cabang Bengkalis

No	Hari	Tanggal	Masuk	Istirahat	Pulang	Paraf Mentor	Keterangan
1	Kamis	01/05/2025	08:00	12:00	17:00		Libur Hari Buruh
2	Jum'at	02/05/2025	08:00	12:00	17:00	✓	
3	Senin	05/05/2025	08:00	12:00	17:00	✓	
4	Selasa	06/05/2025	08:00	12:00	17:00	✓	
5	Rabu	07/05/2025	08:00	12:00	17:00	✓	
6	Kamis	08/05/2025	08:00	12:00	17:00	✓	
7	Jum'at	09/05/2025	08:00	12:00	17:00	✓	
8	Senin	12/05/2025	08:00	12:00	17:00		Libur Hari Raya Walisak
9	Selasa	13/05/2025	08:00	12:00	17:00		Cuti Bersama Hari Raya Wakaf
10	Rabu	14/05/2025	08:00	12:00	17:00	✓	
11	Kamis	15/05/2025	08:00	12:00	17:00	✓	
12	Jum'at	16/05/2025	08:00	12:00	17:00	✓	
13	Senin	19/05/2025	08:00	12:00	17:00	✓	
14	Selasa	20/05/2025	08:00	12:00	17:00	✓	

15	Rabu	21/05/2025	08:00	12:00	17:00	1	
16	Kamis	22/05/2025	08:00	12:00	17:00	1	
17	Jum'at	23/05/2025	08:00	12:00	17:00	1	
18	Senin	26/05/2025	08:00	12:00	17:00	1	
19	Selasa	27/05/2025	08:00	12:00	17:00	1	
20	Rabu	28/05/2025	08:00	12:00	17:00	1	
21	Kamis	29/05/2025	08:00	12:00	17:00		Libur Kenakatan Isa Al Masih
22	Jum'at	30/05/2025	08:00	12:00	17:00		Cuti Bersama Kenakatan Isa Al Masih

Mengetahui,



Rikha Lulinda
POK



Julaiha
SPO

ABSENSI BULANAN MAGANG

Nama : Nur Affni Hardianti
Nim : 5404211436
Jurusan/Prodi : Administrasi Niaga/Administrasi Bisnis Internasional
Semester : 8
Lokasi Kp : PT Bank Rakyat Indonesia Cabang Bengkalis

No	Hari	Tanggal	Masuk	Istirahat	Pulang	Paraf Mentor	Keterangan
1	Senin	02/06/2025	08:00	12:00	17:00		
2	Selasa	03/06/2025	08:00	12:00	17:00		
3	Rabu	04/06/2025	08:00	12:00	17:00		
4	Kamis	05/06/2025	08:00	12:00	17:00		

Mengetahui,


Rikha Lulinda
POK



Appendix 3: Apprenticeship Statement Letter



PT. BANK RAKYAT INDONESIA (PERSERO) Tbk.

KANTOR CABANG BENGKALIS

Jalan Jendral Sudirman No. 18 Bengkalis

Telepon : 0766-21087, 21088, 22107

Facsimile : 0766-22459

Website : <http://www.bri.co.id>

SURAT KETERANGAN

B. 1005 -KC-XVII/SDM/06/2025

Yang bertanda tangan di bawah ini menerangkan bahwa :

Nama : 1. Putri Miftahul Hidayah / 5404211379
2. Nur Affni Hardianti / 5404211436 /
3. Sinta Aura Cipta / 5304211386
4. Nur Sri Rahayu / 5494211395
5. Ulfa Ramadani / 5404211391
6. Syahrul Azani / 5304211348

Bahwa nama nama mahasiswa Politeknik Negeri Bengkalis tersebut **Benar** telah melakukan Kerja Praktek pada perusahaan kami, PT. Bank Rakyat Indonesia (Persero), Tbk Cabang Bengkalis sejak tanggal 03 Febuari 2025 sampai dengan 10 Juni 2025.

Selama magang di perusahaan kami, yang bersangkutan telah menunjukkan ketekunan dan kesungguhan bekerja dengan baik.

Surat keterangan ini diberikan untuk dipergunakan sebagaimana mestinya.

Bengkalis, 26 Juni 2025



Supervisor Penunjang Operasional

Appendix 4: Apprenticeship Assessment

EVALUATION RESULTS FROM JOB TRAINING
COMPANY PENILAIAN
PT BANK RAKYAT INDONESIA (Persero) Tbk. BRANCH OFFICE
BENGKALIS

Name : Nur Affni Hardianti
Student's Identity No. : 5404211426
Study Program : D-IV International Business Administration
Politeknik Negeri Bengkalis

No	Assessment Aspect	Percentage	Scores
1.	Disciplin	20%	98
2.	Responsibility	25%	98
3.	Adjustment/Adaptation	10%	98
4.	Work Result	30%	98
5.	Behavior in General	15%	98
	Total (1+2+3+4+5)	100%	98

Explanation:

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

Notes:

Good job
.....
.....
.....
.....

Bengkalis, 5 Juni 2025



Supervisor Penunjang Operasional

Appendix 5: Apprenticeship Certificate



Appendix 6 Dily Activities of the Apprenticeship

DAILY ACTIVITIES OF THE APPRENTICESHIP

Date	Description of Activities	Assignor	Signed
Monday, Feb 3, 2025	1. Introduction. 2. Scanning customer loan files	Rikha Lulinda	H
Tuesday, Feb 4, 2025	Scanning customer loan files.	Rikha Lulinda	H
Wednesday, Feb 5, 2025	Scanning customer loan files.	Rikha Lulinda	H
Thursday, Feb 6, 2025	Scanning customer loan files.	Rikha Lulinda	H
Friday, Feb 7, 2025	Scanning customer loan files.	Rikha Lulinda	H
Monday, Feb 10, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	H
Tuesday, Feb 11, 2025	Upload documents to the auction website	Rikha Lulinda	H
Wednesday, Feb 12, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Rikha Lulinda	H
Thursday, Feb 13, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Friday, Feb 14, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Monday, Feb 17, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Rikha Lulinda	H
Tuesday, Feb 18, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Rikha Lulinda	H
Wednesday, Feb 19, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT	Rikha Lulinda	H
Thursday, Feb 20, 2025	1. Upload customer loan files to BRIMEN 2. Search for customer loan files	Rikha Lulinda	H
Friday, Feb 21, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H

Monday, Feb 24, 2025	Sorting Money	Rikha Lulinda	H
Tuesday, Feb 25, 2025	Sorting Money	Rikha Lulinda	H
Wednesday, Feb 26, 2025	Sick	Rikha Lulinda	H
Thursday, Feb 27, 2025	1. Scanning customer loan files. 2. Search for customer loan files	Rikha Lulinda	H
Friday, Feb 28, 2025	Scanning customer loan files.	Rikha Lulinda	H
Monday, March 03, 2025	Scanning customer loan files.	Rikha Lulinda	H
Tuesday, March 04, 2025	1. Attend a meeting with the branch manager and ADK Staff and Account Officer/Relationship Mnager 2. Create a letter of demand to late-paying customers through the DiO Digital Office system	Rikha Lulinda	H
Wednesday, March 05, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Rikha Lulinda	H
Thursday, March 06, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Rikha Lulinda	H
Friday, March 07, 2025	1. Printing late-paying customers invoice letters 2. Putting letters in envelopes 3. Writing customer names and addresses	Rikha Lulinda	H
Monday, March 10, 2025	1. Compiling customer data 2. Inputting the files into BRISPOT 3. Search for customer loan files	Rikha Lulinda	H
Tuesday, March 11, 2025	Scanning customer loans	Rikha Lulinda	H
Wednesday, March 12, 2025	Scanning customer loan files.	Rikha Lulinda	H
Thursday, March 13, 2025	Scanning customer loan files.	Rikha Lulinda	H
Friday, March 14, 2025	Collecting and summarizing customer bank statements	Rikha Lulinda	H

Monday, March 17, 2025	Sick	Rikha Lulinda	H
Tuesday, March 18, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Wednesday, March 19, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Thursday, March 20, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Friday, March 21, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Monday, March 24, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	H
Tuesday, March 25, 2025	1. Scanning auction documents 2. Upload auction documents to web	Rikha Lulinda	H
Wednesday, March 26, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Rikha Lulinda	H
Thursday, March 27, 2025	1. Revise uploaded auction documents 2. Make copies of auction documents to be sent to the KPKNL	Rikha Lulinda	H
Friday, March 28, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Monday, March 31, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Tuesday, April 01, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Wednesday, April 02, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Thursday, April 03, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Friday, April 04, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Monday, April 07, 2025	Public Holiday (Eid Al - Fitr 1447 Hijriah)	Rikha Lulinda	H
Tuesday, April 08, 2025	Scanning customer loan files	Rikha Lulinda	H

Wednesday, April 09, 2025	Scanning customer loan files.	Rikha Lulinda	H
Thursday, April 10, 2025	Scanning customer loan files.	Rikha Lulinda	H
Friday, April 11, 2025	Scanning customer loan files.	Rikha Lulinda	H
Monday, April 14, 2025	Sick	Rikha Lulinda	H
Tuesday, April 15, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	H
Wednesday, April 16, 2025	1. Scanning auction documents 2. Upload auction documents to web	Rikha Lulinda	H
Thursday, April 17, 2025	1. Revise uploaded auction documents 2. Scanning customer loans file	Rikha Lulinda	H
Friday, April 18, 2025	Public Holiday of the Death of Jesus Christ.	Rikha Lulinda	H
Monday, April 21, 2025	1. Upload customer loan files to BRIMEN 2. Search for customer loan files	Rikha Lulinda	H
Tuesday, April 22, 2025	Sorting Money	Rikha Lulinda	H
Wednesday, April 23, 2025	Sorting Money	Rikha Lulinda	H
Thursday, April 24, 2025	Sick	Rikha Lulinda	H
Friday, April 25, 2025	Sick	Rikha Lulinda	H
Monday, April 28, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Rikha Lulinda	H
Tuesday, April 29, 2025	Create a letter of demand to late-paying customers through the DiO Digital Office system	Rikha Lulinda	H
Wednesday, April 30, 2025	1. Printing unpaid invoice letters 2. Putting letters in envelopes 3. Writing customer names and addresses	Rikha Lulinda	H
Thursday, May 01, 2025	Labor Day collective leave	Rikha Lulinda	H

Friday, May 02, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Monday, May 05, 2025	Upload customer loan files to BRIMEN.	Rikha Lulinda	H
Tuesday, May 06, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Wednesday, May 07, 2025	1. Attending Bank Indonesia's Cinta Bangsa Paham Rupiah (Love, Pride, Understand the Rupiah) socialization program 2. Visit to the Indonesian Navy ship (KRI)	Rikha Lulinda	H
Thursday, May 08, 2025	Upload customer loan files to BRIMEN.	Rikha Lulinda	H
Friday, May 09, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Monday, May 12, 2025	Public Holiday for the Vesak Day Holiday	Rikha Lulinda	H
Tuesday, May 13, 2025	Public Holiday for the Vesak Day Holiday	Rikha Lulinda	H
Wednesday, May 14, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	H
Thursday, May 15, 2025	1. Scanning auction documents 2. Upload auction documents to web	Rikha Lulinda	H
Friday, May 16, 2025	1. Upload customer loan files to BRIMEN 2. Upload auction documents to web	Rikha Lulinda	H
Monday, May 19, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	H
Tuesday, May 20, 2025	1. Managing the BRI booth at Polbeng Business Expo Chapter II 2. Assisting with QRIS creation services 3. Documenting activities	Rikha Lulinda	H
Wednesday, May 21, 2025	1. Scanning customer loan files 2. Separating collateral from customer loan files	Rikha Lulinda	H
Thursday, May 22, 2025	1. Scanning customer loan files. 2. Separating collateral from customer loan files	Rikha Lulinda	H
Friday, May 23, 2025	1. Scanning customer loan files. 2. Separating collateral from customer loan files	Rikha Lulinda	H

Monday, May 26, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	HL
Tuesday, May 27, 2025	1. Scanning auction documents 2. Upload auction documents to web	Rikha Lulinda	HL
Wednesday, May 28, 2025	1. Revise uploaded auction documents 2. Scanning customer loans file	Rikha Lulinda	HL
Thursday, May 29, 2025	1. Creating auction documents 2. Collecting auction documents	Rikha Lulinda	HL
Friday, May 30, 2025	1. Scanning auction documents 2. Upload auction documents to web	Rikha Lulinda	HL
Monday, June 02, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	HL
Tuesday, June 03, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	HL
Wednesday, June 04, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	HL
Thursday, June 05, 2025	Upload customer loan files to BRIMEN	Rikha Lulinda	HL
Friday, June 06, 2025	Public Holiday of the Eid Al-Adha	Rikha Lulinda	HL

**Appendix 7 Documentation with worker of PT. Bank Rakyat Indonesia
Bengkalis Branch Office**











Appendix 8 Consultation Sheet Apprenticeship Report

CONSULTATION SHEET APPRENTICESHIP REPORT INTERNATIONAL BUSINESS ADMINISTRATION STUDY PROGRAM

Name : Nur Affni Hardianti
Student's Identity No : 5404211436
Apprenticeship Place : PT. BRI Bengkalis Branch Office
Advisor : Nageeta Tara Rosa, M.B.A

No	Date and Time	Revision	Signature
1	Monday 7/juli 2025	fixed the background	
2	Tuesday 8/juli 2025	fixed the font size in photo captions	
3	Friday 11/juli 2025	Fixed appendices	
4	Monday 14/juli 2025	fixed spacing & numbering fixed formatting report	
5	Monday 14/juli 2025	Accepted	

Bengkalis, 14 Juli 2025
Advisor


Nageeta Tara Rosa, M.B.A
NIP. 199204272024062001