

CHAPTER I INTRODUCTION

1.1 PT Bank Lampung

This report will explain the service of guarantee bank of PT Bank Lampung and for detail see the next chapter about guarantee bank. And this part describes some elements of PT Bank Lampung. The points of description are like the following.

1.1.1 The History of PT Bank Lampung

The establishment of PT Bank Lampung was due by the issued of UU No.14 1964 about the development of DATI I of Lampung Province. By the establishment of DATI I Province of Lampung enables the government to build a regional bank that suitable to the principal of a regional bank, so that the bank of Lampung was established based on the government instruction No. 104/1964 on the 1st of August 1964 about the establishment of PT Bank Lampung.

On the 31st of January 1964 PT Bank Lampung legitimated by the minister for national affairs the decision No.DES 57/7/3/150 on August 6th 1965 and has got the permit from the minister of control bank No.66/UBS/1965 on August 3rd 1965. Next PT Bank Lampung had an obligation to change its status to become Limited Company (PT) on May 3rd 1999 based on BPD Lampung No.5 and legalized by the law ministry No.C-8261.HT.01.01 on May 1999. And the ownership of PT Bank Lampung is handled by Government of Republic of Indonesia, Government of

Lampung Province, Government of City or regency of Lampung Province, and then Management and PT Bank Lampung.

1.1.2 The Purpose of Establishment PT Bank Lampung

PT Bank Lampung is the objective of establishing a bank to manage local finances and help drive regional economic growth, and then about the location of PT Bank Lampung. At the first time PT Bank Lampung used the building of local government in Gunung Mas Teluk Betung until 1967 and moved to the Melawai Street until 1968. Then, on 1968-1972 it used an office on Samosir Street, on 1972 PT Bank Lampung built its own building on Selat Berhala Street No.111. Further more, PT Bank Lampung built a new central office on Wolter Monginsidi Street No.182 Teluk Betung and Started operating on 1983 until now.

Then the logo of PT Bank Lampung, the symbol of PT Bank Lampung is inspired by the tusk of elephant as a conserved animal and as a pioneer of Lampung Province tourism. The elephant tusk is as a strong symbol of PT Bank Lampung in banking business. The strength and the beauty of elephant tusk is a symbol of PT Bank Lampung that is symbolized in three connected tusks that symbolized the three culture pillars of the company be together and help each other in reaching the success. And the three tusks also symbolized the unit of the stockholders, management, and the society.

1.1.3 Organization

The management structure of PT Bank Lampung based on Director instruction No.77/Dir/1990 on July 6 1990, consist of the Board of Director, Directors, and Staff. The Stock Holder General Meeting or *Rapat Umum Pemegang Saham*, known as RUPS, comprises the government of Republic of Indonesia, the government of Lampung Province, the government of city and regency of Lampung Province, the employers and then the board of commissioners, commissioner, directors, and division / staff. For detail see appendix about organizational structure of PT Bank Lampung.

1.1.4 The Vision and Mission PT Bank Lampung

“As the Bank is loved and owned by the community“. This vision implies that with the diverse population of Lampung, as Son area or the immigrants who come from various tribes and local citizens who settled and became Lampung society, and famous with “ Sai Bumi Ruwa Jurai “, although it varies but is still one of the citizens and communities as well as Lampung thus expected that the existence of citizens of a pluralistic society can take advantage of the existence of PT Bank Lampung which is a regional bank of Lampung as much as possible both for storage transactions or financing or credit funds to support its business or other purposes.

Then mission of PT Bank Lampung, increasing the active participation of society in order to stay ahead in the retail sector through meeting the needs of financial services or banking and lending to the public to promote regional economic growth, and

constantly improve the ability of local financial management. After that the corporate statement of PT Bank Lampung is “The Bank of Lampung Society”. This company statement contains a meaning that is consistent both VISION and MISSION of PT Bank Lampung that is invited as well as all levels of society of Lampung actively to take advantage of banking services provided by PT Bank Lampung as well as regional bank with commercial bank of Lampung citizens residing in or outside Lampung.

The Business Strategy

PT Bank Lampung implements the following strategies, they are:

- Increasing the basic fund by being supported by share holders and fulfilling the standard of Indonesian Architecture Banking (API).
- Based on business plan and demand from API, it is expected that on 2007 the fund sector of BPD Lampung becomes Rp.15 billion in order to fulfill the target, it is expected that BPD Lampung will gain Rp.100 billion in 2006.
- Increasing the product features of deposits.
- Increasing the product service features by developing the On-line transaction feature through information technology like SMS Banking.
- Increasing the fee-based income, especially in paying the school and university fee through On-line.
- Spreading the ATM net in every branch office and developing the transaction trough ATM for payment features by using the ATM net join.

- Spreading the net office by doing some market penetration in Lampung province area.
- Increasing the service product that is “ Kredit Pantas ” for the state employees in the form of Plafond Flexibility Loan and an easy in accessing that product because its need in every parts in Lampung Province even in isolated area.
- Increasing the quality and the ability of its human resources and recruiting good marketing force and consumer service.
- Increasing the growth and the market of the productive loan product, such as small investment industries (UKM) and retail. And also developing the money market transaction (Letter of Credit) in order to increase the profit.

The Business of PT Bank Lampung

1. PT Bank Lampung has a good fundamental business prospect, we can see it from its good growth of activities also from a good quality of its assets and high profitability.
2. PT Bank Lampung is located in a high economic potential province. This is because the location of Lampung province also is very strategic, that is, as a transit city of java and Sumatra islands. Lampung province also has a lot of natural resources especially in agricultural sector.
3. PT Bank Lampung has arranged work plan that increases the condition of the company in term of, such as;

- a. Becoming a fund manager of local government and Lampung state owned companies including increasing the loan portfolio of the employees of those institutions.
- b. Providing loan expansion based on the development of Lampung province.
- c. Making diversification of productive assets on obligation selectively (**SBI**, **SUN**, and obligation/**BPD**) with a better profit.

1.1.5 The Products and Services of PT Bank Lampung

The business scopes of PT Bank Lampung are as a funds collecting, loan giving and other bank service. The aim of PT Bank Lampung is to fulfill the whole plans and financial needs of the consumer, the various of bank services and products are designed suitable with the consumer need supported by modern technology and life insurance also prizes such as cash money, car, motorcycle, etc. The following products are launched in PT Bank Lampung run fund raising activities as follows:

The Savings Product

No	Product	Call Name	Information
1.	Saving	Simpeda (Simpanan Pembangunan Daerah)	Joint Product all of BPD in Indonesia
		Sigermas (Simpanan Generasi Masa Depan)	Product of PT Bank Lampung

		Sejahtera)	
2.	Period Deposits	Simanja (Simpanan Aman Berjangka)	Period Deposit
		Simanis (Simpanan Aman Dinamis)	Deposit Certificate
3.	Clearing	Saburai (Sang Bumi Rua Jurai)	Regional Money supply clearing
		Busines (Pendukung Usaha Anda)	Independent Clearing
		Succes (Pendukung Sukses Tugas Anda)	Government Clearing

Source **PT BANK LAMPUNG 2010**

The table below is the products that launched the company in running the business activities of credit as follows:

The Loans Product

No	Name	Meaning	Allocation
1.	PANTAS	(Pinjaman Anda Aman Terbatas)	Credit Civil Servants (PNS Loan)
2.	TENTRAM	(Tempat Perlindungan dan Rasa Aman)	Housing Loans (KPR Loan)
3.	PIKUL	(Pinjaman Kelompok	Credit Versatile, Multi-

		Usaha Kecil)	Purpose Credit
4.	PUNDI	(Pinjaman Usaha Mandiri)	KPKM-PNM, KKP Credits
5.	PUGAR	(Pinjaman Untuk Golongan Kontraktor)	Construction Loans
6.	PILAR	(Pinjaman Investasi dan Modal Kerja)	KI & KMK and others
7.	PINTAS	(Pinjaman Investasi Terbatas)	Personal Loans
8.	PEPADUN	(Peduli Pembangunan Daerah Lampung)	Local Government Credit

Source **PT BANK LAMPUNG 2010**

Products Services of Bank :

1. Indonesia Bank National Clearing
2. remittances
3. collection
4. BI-RTGS
5. Guarantee Bank
6. Bank Reference
7. Payment Acceptance of Telkom Account, PDAM, Taxes, Tuition.

8. Payment of Employee Wages and Pensions

9. Cash withdrawal and transfer via ATM Bersama

1.2 Job Description of the Office

The field practice is the one of the requirements to accomplish the study, especially for the student Diploma III English Profession the field practice at PT Bank Lampung, the writer was placed in credit marketing division of PT Bank Lampung main branch office. During the field practice on PT Bank Lampung, exactly in main branch office at Jl. W. Monginsidi No.182 Teluk Betung Bandar Lampung since 02nd May until 30th June 2011, I was very happy and felt at home. Every Monday until Tuesday I went to office at 07.00 in the morning and every Friday I went to office at 06.15 because every Friday we have to do gymnastics or Istighosah one time in one month, then start the job at 07.30 after praying. After that at 12.00 o'clock we must have lunch and pray dhuhur, then back to office at 13.00 o'clock.

Everyday I have to check the data of guarantee Bank, such as Tender Bond, Performance Bond, Maintenance Bond, Advance Payment Bond and other credit services. And I always deliver the file to the leaders for the signed, because it was in the process of credit settlement. Sometimes I also asked to help typing a file of guarantee or contract and another which was like them. The employees of PT Bank Lampung were very friendly and kind, they always taught me about the things that I did not know. It was very fun for me.