

## **CHAPTER I INTRODUCTION**

### **1.1 Object**

Field practice program of Diploma III English Profession Lampung University is aimed at giving concrete experience in certain office or division. In this opportunity the program took place in PT Bank Lampung main branch office. Generally speaking this part analyzes some elements of PT Bank Lampung main branch office and the point of discussion are arranged as below.

#### **1.1.1 The History of PT Bank Lampung**

The establishment of PT Bank Lampung was due to the issuance of UUD No. 14/1964 about the development of DATI I of Lampung Province. By the establishment of DATI I of Lampung Province enabled the government to build a Regional bank that suitable to the principle of a regional bank, so that Bank Lampung was established based on the government instructions No.104/1964 on the 1<sup>st</sup> of August 1964 about the establishment of PT Bank Lampung. On the 31<sup>st</sup> of January 1964 PT Bank Lampung was legitimated by the minister for national affairs the decision No. DES 57/7/3/150 on August 6<sup>th</sup> 1965 and has got the permit from the minister of control Bank No.66/UBS/1965 on August 3<sup>rd</sup> 1965. Next PT Bank Lampung had an obligation to change its statute to become Limited Company (PT) on May 3<sup>rd</sup> 1999 based on BPD Lampung No.5 and legalized by the law ministry No.C-821.HT.01.01 on May 1999.

## **The Ownership of PT Bank Lampung**

The Ownership of PT Bank Lampung is handled by:

1. The Government of Republic of Indonesia

PT Bank Lampung is the company established in the basis of the ratification of Indonesia Minister of Justice, thus this company indirectly belongs to Government of Republic Indonesia.

2. The Government of Lampung Province

PT Bank Lampung is the Regional Development Bank, aimed at helping the economy growth in Lampung Province. It has its assets consist of share and the like, for example The Government of Lampung Province has each percent of PT Bank Lampung share and obligation to balance the financial growth of PT Bank Lampung.

3. The Government of City or regency of Lampung Province

Each Government in Regencies of Lampung Province also has its assets including share and obligation available in the Bank; this can be seen in the form of share and obligations in PT Bank Lampung financial report

4. Management and PT Bank Lampung

The Bank Management of PT Bank Lampung is actually unity of Directors Boards Commissaries Division and Staff that has their duties in developing this Bank.

## **The Activities of PT Bank Lampung**

The Activities of PT Bank Lampung consist of collecting funds, loan placement and loan giving. These activities are elaborated as below.

### 1. Collecting Funds

Funds of society collected by PT Bank Lampung are in clearing, saving, and deposits. To motivate the fund collecting is by the service quality and also by market controlling strategy. For example, PT Bank Lampung collecting the public fund in clearing, saving money, and deposit form.

### 2. Loan Placement

Fund Placement through *Pasar Uang Antar Bank* (PUAB) is good choice that a good priority in this unstable monetary situation while finding the normal position of PUAB that is about 13%-14% per year according to Assets Liability Management (ALMA).

### 3. Loan Giving

The Loan Giving of policy of PT Bank Lampung in distributing the loan is aimed to retail loan especially to the small and middle scale business. And of course the distribution should be done based on the rules.

### **The Office Net Expansion**

Every year PT Bank Lampung always tries to increase the office net in Lampung Province. In the end of 1997 there were only 11 offices included the central office, then until 2006 the increased to be 36 offices, included central offices.

- a. Central office of PT Bank Lampung is located in Jl. Wolter Mongonsidi  
Bandar Lampung

b. Branch offices, include:

- ◆ Main Branch office which is located in Jl. Wolter Mongonsidi No. 182  
Bandar Lampung
- ◆ Branch office of Jakarta located in Gedung Wisma Sarinah Lt 1 Jl.  
Majapahit No.8 Jakarta Pusat.
- ◆ Branch office of Metro located in Jl. Jendral Ahmad Yani No.5.
- ◆ Branch office of Kalianda located in Jl. Veteran No.16.
- ◆ Branch office of Bandar Jaya located in Jl. Proklamator No.134.
- ◆ Branch office of Kotabumi located in jl. Jendral Sudirman No. 134

c. Subordinating branch offices, consist of:

- ◆ Pringsewu is located in Jl. Jendral Ahmad Yani No. 12 Pringsewu.
- ◆ Bukit Kemuning is located in Jl. Sumber Jaya No.2 Bukit Kemuning.
- ◆ Liwa is located in Jl. R.A. Kartini PasarLiwa.
- ◆ Unit II is located in Jl. Raya Lintas Timur Pasar Unit II Banjar Agung  
Tulang Bawang.
- ◆ Baradatu is located in Jl. Negara Baradatu No. 180A Baradatu Way kanan.
- ◆ Antasari is located Jl. P.Antasari Bandar Lampung
- ◆ Kartini is located in Jl. R.A Kartini Blok e-f No.99 T.Karang.
- ◆ Menggala is located in Jl Raya Gunung Sakti No. 92.
- ◆ Kota Agung is located in Jl Juanda No.58.
- ◆ Sukadana is located in Jl. Kolonel Arifin Sukadana.
- ◆ Natar is located in Jl. Raya lintas Sumatera.

d. Money supply especially office, includes:

- ◆ Daya Murni is located in Jl. Raya Pasar Daya Murni Timijajar Tulang Bawang.
- ◆ Gading Rejo is located in Pasar Gading Rejo Tanggamus.
- ◆ Sidomulyo is located in Jl. Raya Sidomulyo No. 640 Pasar Sidomulyo.

e. Money supply office, include:

- ◆ PEMDA Lampung Province is located in JL. Wolter Mongonsidi No. 69 Teluk Betung.
- ◆ RSUAM is located in Jl. Dr. Rivai No. 6 Bandar Lampung.
- ◆ Pelindo is located in Jl. Yos Sodarso No. 337 Panjang Bandar Lampung.
- ◆ PEMDA Central Lampung is located in Komplek sekretariat daerah Gunung Sugih.

f. Payment point office, includes:

- ◆ SMKN 4 Bandar Lampung is located in Jl. Cokroaminoto No. 82 Bandar Lampung.
- ◆ Pratama Kedaton is located in Jl. Dr. Susilo No 41 Bandar Lampung.
- ◆ Krui is located in Jl. Merdeka No. 703 Pasar Mulya Lampung Barat.
- ◆ Talang Padang is located in Jl. Tangsi Raya No. 01 Pasar Baru Tanggamus.
- ◆ SMKN1 Kotabumi is located in Jl. Bougenvil No. 48 Kotabumi.
- ◆ SMKN 1 Kalinada is located in Jl. Soekarno Hatta Kopmplek Ragom Mufakat No. 2 Kalianda

- ◆ RS. Urip Sumoharjo is located in Jl. Urip Sumoharjo No. 200 Bandar Lampung.
- ◆ RS. Bumi Waras is located in Jl. Wolter Mongonsidi No. 235 Bandar Lampung.
- ◆ KPP Pratama Tanjung Karang is located in Jl. Dr. Susilo No. 19 Bandar Lampung.
- ◆ KPP Pratama Teluk Betung is located in Jl. Pangeran Emir M.Noer No. 5 A Teluk betung utara- Bandar Lampung.

g. ATM , include:

- ◆ Central office is located in Jl. Wolter Mongonsidi No182 Teluk Betung
- ◆ Mall Kartini is located in Jl. Kartini Tanjung Karang.
- ◆ Antasari is located in Jl. P. Antasari RT II RK II Kel. Kedamaian Kec. Tanjung Karang Timur.
- ◆ Sekretariat Daerah Provinsi Lampung is located in Jl. Wolter Mongonsidi No. 69 Bandar Lampung.
- ◆ Jakarta is located in Wisma Sarinah Jl. Majapahit No. 8 Jakarta Pusat.
- ◆ Bandar Jaya is located in Jl. Plokamator No. 13A Gunung Sugih.
- ◆ Kotabumi is located in Jl. Jendral Sudiran No. 13A.
- ◆ Tulang Bawang is located in Jl. Raya Gunung Sakti No. 2.
- ◆ Sukadana is located in Jl. Kolonel Arifin Sukadana.
- ◆ Metro is located in Jl. Jendral Ahmad Yani No.5.
- ◆ Gading Rejo is located in Pasar Gading Rejo Tanggamus.
- ◆ Bukit Kemuning is located in Jl. Sumber Jaya No.2 Bukit Kemuning.

- ◆ Unit II is located in Jl. Raya Lintas Timur Pasar Unit II Banjar Agung Tulang Bawang.
- ◆ Kalianda is located in Jl. Veteran No. 16 Lampung Selatan.
- ◆ RSUAM is located in Jl. Dr. Rivai No. 6 Bandar Lampung.
- ◆ Kota Agung is located in Jl Juanda No.58.
- ◆ Natar is located in Jl. Raya lintas Sumatera.
- ◆ RS. Urip Sumoharjo is located Jl. Urip Sumoharjo No. 200 Bandar Lampung.
- ◆ Pringsewu is located in Jl. Jendral Ahmad Yani No. 12 Pringsewu.
- ◆ Liwa is located in Jl. R.A. Kartini PasarLiwa.
- ◆ Way Kanan is located in Jl. Negara Baradatu No. 180 A Baradatu-Way Kanan.
- ◆ RS. Bumi Waras is located in Jl. Wolter Mongonsidi No. 235 Bandar Lampung.

### **The Location**

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, PY Bank Lampung built a new central office on Wolter Mongonsidi Street No.182 Teluk Betung and started operating on 1983 until now.

## **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 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 the three connected tusk that symbolized the three culture pillars of the company be together and help each other in reaching the success. And the three tusks symbolize the unit of the stockholder, management, and the society.

### **1.1.2 Organization Structure of PT Bank Lampung**

The management structure of PT Bank Lampung based on Director Instruction No.77/Dir/1990; consist of the Board of Director, Directors and Staff.

The organizational of PT Bank Lampung includes:

- a. The stock Holder General Meeting or *Rapat Umum Pemegang Saham*, known as RUPS, The stock holder general meeting is the highest forum in determining the rules of PT Bank Lampung, which is handled by the Board OF Directors to the whole activities, comprises:
  1. The government of Republic of Indonesia.
  2. The government of Lampung Province.
  3. The government of city and regency of Lampung Province.
  4. The employers
  
- b. The Board OF Commissioner

The Boards of Directors is a completeness of Bank Lampung organization, which is responsible to the stock holder general meeting in controlling the whole activities, consists of:

1. The Managing Commissioner
2. Commissioner
3. Commissioner

c. Directors include:

The duties of managing director are leading and coordinating the directors member duties, directly founding and controlling the development and plans division, consists of:

1. Managing Director
2. General Directors
3. Marketing Directors
4. The Director of Discipline

d. Division/staff, comprise:

1. The Planning and Development Division

The duties of Planning and Development Division are;

- Planning and managing the strategic plans, for example, preparing, formulating and managing the annual report of the Bank.
- Planning and managing the development of Bank product and service, for example, preparing about the proposal of budget business plan.

- Planning and managing the branch founding, for example are monitoring the performance of branch leader.

## 2. The Financial Controlling Division and Electronic Main Data

The duties of Financial Controlling Division and Electronic Main Data division are:

- Planning and managing the Bank vision and mission Bank achievement by independent judgment.
- Planning and managing the management controls and the bank operational.
- Obeying the rules of the systems and procedure of Bank Indonesia and the available act rules.

## 3. The Treasury Division

The duties of Treasury Division are:

- Planning and managing the system and procedure of fund and service accumulation and the fund placement.
- Planning and managing the system development and the procedure of fund management.
- Obeying the rules of system and procedure and the available act and rules
- This division supervises analysis group, financial controlling and electronic and data processing group.

#### 4. The Discipline Division

The duties of Discipline Division are:

- Determining the needed steps to ensure that the Bank run on the rules of Bank Indonesia
- Monitoring and keeping the Bank the whole Bank business activities so it is not deviate from the available ant the rules.
- Monitoring and keeping the Bank is obeying the whole commitments of Bank Indonesia and the available act and the rules.

#### 5. The Special Loan Accomplishment Division

The duties of Special Loan Accomplishment Division are:

- Planning and managing the system and procedure of the loan accomplishment.
- Obeying the rules of the systems and procedure of Bank of Indonesia and the available act and rules.
- Being responsible to the duty, function and activity.
- This division supervises the collectors and accomplishment a division law and execution division.

#### 6. The Intern Controlling Division

The duties of Intern Controlling Division are:

- Planning and managing the Bank vision and mission bank achievement by independent judgment

- Planning and managing the management controls and the Bank operational
- Obeying the rules of the systems and procedure of Bank Indonesia and the available act and rules
- Being responsible on duty, function, and activities

#### 7. The Installment Division

The duties Installment Division are:

- Planning and managing the installment system and procedure the loan, loan administration and rescuing or settles the loan
- Controlling the stuck loan also rescuing and finishing the stuck loan
- With discipline division representation the directors to solve the loan juridical problem

#### 8. The Human Resources

The duties of Human Resources division are:

- Planning and managing the salary, wealthy, and social support for the employees.
- Planning and managing the efficiency of human resources system and procedure, training and developing the employees.
- Planning and managing the employee administration and employees trainee.
- Planning and managing the logistic scope, household, secretarial and public division work.

## 9. General Division

The duties of general division are directly leading, founding and human resources and the public division so they can work optimally.

### **1.1.3 The Vision and Mission of PT Bank Lampung.**

#### a. Vision

PT Bank Lampung is a symbol of pride as a Bank that is loved and owned by Lampung society.

#### b. Mission

Increasing the participant of the society in developing retail business by distributing money to the people who need funds, so it can increase the local economic growth and funds management.

### **1.1.4 The Product and Service of PT Bank Lampung**

The business scope of PT Bank Lampung are 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 customer, the various of bank services and products are designed suitable with the customer need supported by modern technology and life insurance also prize such as cash money, car motorcycle etc. in this case PT Bank Lampung is offering some saving and loan product. It can be seen in table below.

Saving Product

No	Financial Product	Kinds	Information	Allocation
1	Savings	Simpeda (Simpanan Pembangunan Daerah) Sigermas (Simpanan Generasi Masa Depan Sejahtera)	Local Development Deposit Wealth future deposit	ASBANDA Product Bank Lampung Product
2	Period Deposits	Simanja (Simpanan Aman Berjangka) Simanis (Simpanan Aman dan Manis)	Safe Period Deposit Dynamic and safe deposit	Period deposit Deposit Certificate
3	Gyro	Saburai	Sang Bumi Ruwa Jurai	Regional Money Supply Gyro
		Business Success	Support Your Business Support your success	Independent gyro Government gyro

Table above are products that launched the Bank Lampung in running fund collection activities.

#### Table Loans Product

No	Loan Product	Information	Allocation
1	PANTAS (Pinjaman Aman)	Limited and safe loan	PNS Loan

	Terbatas)		
2	TENTRAM (Tempat Perlindungan dan Rasa Aman)	Safe place	KPR Loan
3	PIKUL (Pinjaman Kelompok Usaha Kecil)	Loan for small scale business	Multi Guna Loan
4	PUGAR (Pinjaman Untuk Kontraktor)	Loan for contractor	KPKM-PNM, KKP
5	PILAR (Pinjaman Investasi dan Modal Kerja)	Loan for independent business	Contraction loan
6	PINTAS (Pinjaman Investasi Terbatas)	Investment loan	KI and KMK
7	PUNDI (Pinjaman Usaha Mandiri)	Limited investment loan	Personal loan
8	PEPADUN (Peduli Pembangunan Daerah)	Care to Lampung development	Regional development loan

Table above are products that launched the Bank Lampung in running the business activities of credit.

## 1.2 Job Description

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 operational office part of PT Bank Lampung main branch office. During following the activities of field practice operational office part of PT Bank Lampung main branch, the author started the activity began on May 2<sup>th</sup>, 2011

1. To come at 7.30, the rules for work hours in PT Bank Lampung. After that the author following the distribution of the work schedule in accordance with existing activities in main branch office at PT Bank Lampung. When the disposition work time, the author was placed in operational office part. Before starting the activities, the field practice participants first follow handover field practice participants by the field supervisor in the Bank Lampung leader's room as a symbol of cooperation between the University of Lampung with the institution where the participant perform their duties. After being accepted as a field practice participant the authors directly follow the activities as stated in the rule of PT Bank Lampung.
2. Then first activities to be done is to transfer the overbooking branch clearing incoming faxes from the branch office to the main branch office, then gave evidence to the officer clearing fax to be sent through the banking system.
3. Give number incoming mail, this activity is to write the number on the letter that goes into the main branch office to be forwarded to the leaders of PT Bank Lampung,
4. Make a book entry transfer book entry transfer is to manufacture some evidence that remittances have in set in the online system by clearing the officer who will then be checked into the validity by operational supervisor areas.

5. Detailed cycle 1 and cycle 2, the cycle is testaments to remittances sent by a bank officer to customers inter Bank facilitated by Bank Indonesia. Field practice participants were also given time off like any other employee at 12:00 to 13:00, the writer use that time to rest, pray, and eat. After the break ended the writer re-do activities. Work activities at PT Bank Lampung also ending at 16:30 o'clock, but if there is work yet to be completed by the employee continued to work activities indefinitely.
6. Send a crate support field practice activities are given a number of incoming mail to the head of the Bank Lampung. That activity is done everyday by the writer as a field practice participant in main branch office at PT Bank Lampung.

The writer tried to perform tasks as appropriate in order to gain experience and knowledge as stock in following the activities of field practice, to experience in the world work. Field practice activities ended on 30 May 2011, the writer is trying to complete all its tasks well. After the activities of the participants ended field practice participant left Bank Lampung main branch office.