

CHAPTER I INTRODUCTION

1.1 PT Bank Lampung

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 built a regional bank that is 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 was legitimate 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 3th 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.

The Ownership of PT Bank Lampung

The Ownership of PT Bank Lampung is handled by:

1. The Government of Republic of Indonesia
2. The Government of Lampung Province
3. The Government of City or regency of Lampung Province
4. Management and PT Bank Lampung

The Activities of PT Bank Lampung

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

a. Collecting Fund

Funds of society collected by PT Bank Lampung are in clearing, saving, and deposit. To motivate the collecting fund 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.

b. Credit Placement

Fund Placement through *Pasar Uang Antar Bank* (PUAB) is good choice that has 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).

c. Credit Giving

The Credit Giving of policy of PT Bank Lampung in distributing the credit 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 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, PT Bank Lampung built a new central office on Wolter Monginsidi 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 strong symbol of PT Bank Lampung in banking business. The strength and the beauty of elephant tusk a symbol of PT Bank Lampung that is symbolized in

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

1.1.2 Organization Structure

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 organizational structure of PT Bank Lampung includes :

- a. The Stock Holder General Meeting or *Rapat umum pemegang saham*, known as RUPS, 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 Commissioners consist of :
 1. The Managing Commissioner
 2. Commissioner

c. Directors include :

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

d. Division / staff, comprise :

1. The Planning and development Division
2. The Financial Division and Electronic Main Data
3. The Treasury Division
4. The Discipline Division
5. The Special Loan Accomplishment Division
6. The Intern Controlling Division
7. An Installment Division
8. The Human Resource
9. Public Division
10. The Directors Special Staff

The Duties of Employees

1. The Stock Holder General Meeting

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.

2. The Commissioners

The duties of managing are leading and coordinating the directors members duties, directly founding and controlling the development and plans division should be based on balancing and harmonious principle in order to gain the Bank mission optimally.

3. The Boards of Directors

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

4. The Planning and Development Division, cover :

- a. Planning and managing the strategic plans, for example, preparing, formulating and managing the annual report of the Bank.
- b. Planning and managing the development of Bank product and service, for example, preparing about the proposal of budget business plan.
- c. Planning and managing the branch founding, for example are monitoring the performance of branch leader.

5. The Special Loan Accomplishment Division

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

6. The Treasury Division

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

7. The Human Resource and Public Division, includes :

- a. Planning and managing the efficiency of human resources system and procedure, training and developing the employees.

- b. Planning and managing the salary, wealthy, and social support for the employees.
 - c. Planning and managing the employee administration and employees trainee.
 - d. Planning and managing the logistic scope, household, secretarial and public division work.
8. The Discipline Division, deals with :
- a. Determining the needed steps to ensure that the Bank run on the rules of Bank Indonesia.
 - b. Monitoring and keeping the Bank the whole Bank business activities so it is not deviate from the available and the rules.
 - c. Monitoring and keeping the Bank is obeying the whole commitment of Bank Indonesia and the available act and the rules.
9. The Financial Controlling Division and Electronic Main Data, deals with :
- a. Planning and managing the system accountant procedure also the Bank financial controlling.
 - b. Planning and managing the electronic data processing the banking modul application system and developing the other automatic system applications.
 - c. Obeying the rules of the system and procedure of Bank Indonesia and the available act and rules.

10. An Installment Division, handles:

- a. Planning and managing the installment system and procedure the loan, loan administration and rescuing or settles the loan.
- b. Processing the credit request and managing the middle market and portepel credit.
- c. Controlling the stuck loan also rescuing and finishing the stuck credit.

11. The Intern Controlling Division, covers :

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

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 participation of the society in developing retail business by distributing the money to the people who need fund. So it can increase the local economic growth and funds management.

1.1.4 The Product and Services of PT Bank Lampung

The business scopes of PT Bank Lampung are as a funds collecting, loan giving and other bank services. 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. In this case PT Bank Lampung is offering some saving and loan product. It can be seen in table below.

The Savings Product

No	Financial product	Kinds	Information	Allocation
1	Savings	Simpeda (Simpanan Pembangunan Daerah)	Local Development Deposit	ASBANDA Product
		Sigermas (Simpanan	Wealth Future	Bank of

		Generasi Masa Depan Sejahtera)	deposit	Lampung Product
2	Period Deposits	Simanja (Simpanan Aman Berjangka)	Safe Period Deposit	Period Deposit
		Simanis (Simpanan Aman Dinamis)	Dynamic and Safe Deposit	Deposit Certificate
3	Clearing	Saburai	Sang Bumi Ruwa Jurai	Regional Money supply clearing
		Business (Pendukung Usaha Anda)	Support your business	Independent clearing
		Succes (Pendukung Usaha Anda)	Support your successs	Government clearing

The loans product

No	Loan product	Information	Allocation
1	PANTAS (Pinjaman Aman terbatas)	Limited and safe loan	PNS loan
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	Loan for Contractor	KPM-PNM, KKP

	Untuk Kontraktor)		Loan
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 government loan

1.2 Job Descriptions

During the activities of field practice in main branch at PT Bank Lampung, the writer was placed in the Financial Controlling Division and Electronic Main Data. After that the writer following the distribution of the work schedule in accordance with the existing activities in the main branch office at PT Bank Lampung.

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 writer directly followed the activities as stated in the rule of PT Bank Lampung. The following

details of the task the writer in performing their duties as field practice participants, the first activities to filing proof of BI-RTGS. BI-RTGS (Bank Indonesia- Real Time Gross Settlement) in Indonesia as a means of final settlement of payment transactions, because the value of the banking payment transaction. In addition, the filling of evidence of transactions, such as cash withdrawal, deposit sign, letters and numbering of PB deposits.

During the field practice program, the writer helps the staff to receive the call. The work etiquette in answering the call is very necessary need here. Generally, to send a fax is new experience for the writer, here the writer learnt how to operate the fax machine. As well as the writer helps the staff to copy the document, residence identity card, etc. The advantages which was gotten are, knowing how to use photo copy machine.