INTENRSHIP REPORT

at

PT. Bank CIMB Niaga Tbk

PT. Bank CIMB Niaga Tbk
Human Resource Learning and Talent Ddevelopment
For the Period of
(6th of April 2015 – 11th of July 2015)

Ichwan Muttaqin
016201200077

International Relation / Diplomacy
President University

August 2015

LETTER OF INTERNSHIP COMPLETION

CIMB NIAGA

Sertifikat ini diberikan kepada

Ichwan Muttaqin

yang telah mengikuti Program Magangdi Learning and Talent Development

PT Bank CIMB Niaga,Tbk

Yang diselenggarakan di Gedung Dynaplast Karawaci
pada tanggal 6 April sampai dengan 10 Juli 2015

Kania Riztianthy Witasari

Small Medium Enterprise Academy Head

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PREFACE

First of all, I do grateful for President University by having internship program as the one of main course for its students. This subject has incredibly taught the student the real working experiences in which will be useful for their future career enhancement. Obviously, having Internship in one of the prestige Multinational Banking Company gave me real working experiences such as an ability working under pressure, professional appearances, and working in team. These kind of aforementioned activities that never taught in class, the way PT. Bank CIMB Niaga Tbk delivered a chance to their intern student is limitless, because all intern students has equal opportunity to do the same job with permanent employee in which supported from managerial level up to head academy gave us comprehensive guidelines throughout internship period.

My gratitude for all HR LTD PT. Bank CIMB Niaga Tbk for the days of my internship, especially to Ms. Kania Rizthy Witasary as an SME, Credit, Wholesale and Treasury Academy Head for warmly welcoming myself to be part of her team and also the way she delivered jobs and personal development feedback that were very useful for my future career development. In addition, my gratitude also for Mr. Heru Setya Wibowo and Ms. Indry Survyta for every minutes guidelines and comment that had been as an input of my working skill in HR LTD CIMB Niaga.

Obviously, I couldn’t stand for the joy and smooth working process without the support from other my office colleagues in PT. Bank CIMB Niaga Tbk. Every day I ask the unfamiliar methodology of working and other computing technicalities and they warmly guide me to fix it. Last but not least, the involvement of recruitment coordinator for the chance by coordinating recruitment process for having internship at PT. Bank CIMB Niaga Tbk.

Precisely, I do appreciate my supervisor Mr. Endi for the time and every feedback and comment that was very tangible input for my internship at PT. CIMB Niaga Tbk. in addition, ICC for technical support by creating this internship to be formal and professional.

CHAPTER I - INTRODUCTION

Precisely, internship program is the most awaited program in university life due to its challenging and tangible feedback that every student will be involved on it. For me, having internship program in one of the prestige banking industries it was the prestige and joy that you can share to other colleagues through your internship experiences by the end, I do appreciate for the university by having this internship program into main subject. During internship all student obligated to do real working practice with Company, Ministry, and other Organizational sectors.

Internship program in President University take fro 14 weeks as minimum duration that should be finished and the student should be eligible means no retake subject before internship being started, during internship period the student should be adapted with working life and regulation inside company. In addition, the student were obligated to make a report to company (requested) and university in order to validate every single activities then make it into comprehensive report.

The objective of internship is not merely about getting working life into reality, but also real learning process of the student upon new knowledge that never taught in class before then the internship will be the answer. Internship activities for somehow designed by the company to recruit new talented employee to be part of their permanent employee in future through this process the company would not spend much budget and also this method is more accurate. For further more, internship program that designed by President University is purposed to be practicing process where the student experienced in real working life trough this subject by the end the student will be well-prepared before jump into real working atmosphere after they graduated from University.

Precisely, there are some technicalities and working skill that will benefits to the intern student for overall such as: new knowledge practical skill, professional working atmosphere, and inter personal skill enhancement. Through internship practice there will be synchronization between theory and practice, because class-learning activities for somehow need to be strengthen with the practical skill in real working field. In addition, our inter personal skill is deeply examined and trained because there will be a working atmosphere where we have to interacte with other employee then the way we get connection with attitude and good communication skill.

Obviously, from the aforementioned reasons discussing on Internship subject was meaningful for our academic process in university, through internship subject the company and university get mutual benefit. For instances, the university enable to comprehend its student to be more mature for working skill in future and the company easy to identify with comprehensive analysis upon the intern student that probably will be recruited as employee in future.

For the brief, according to my internship experiences at Human Resource Learning and Talent Development PT. Bank CIMB Niaga Tbk the company already had been accommodating my learning process upon tangible working skill by bridging me into real job experiences. Following my internship activities for 14 weeks, I handled some projects and duties, which is positioned exactly under Credit, SME, Wholesale & Treasury Academy Head. For instances, supporting academy head in analyzing the data into comprehensive slide report, controlling regular class SMEDP (Small Medium Enterprises Development Program), and updating graduated SMEDP performance.

Finally, I do grateful for every opportunity that can be used for my career development program then influences me to be better young executive that can contribute to university and my motherland Indonesia.

CHAPTER II - COMPANY PROFILE

II.1. History of Organization

Precisely, CIMB Niaga Bank established since 26th September 1955 and well known as Niaga Bank before. During its first establishment the company focus on the development of basic professionalism on running banking industry therefore Niaga Bank well known by its product quality and best service. In 1987, Niaga Bank had been implementing best strategy on automated teller machine in which was recorded Niaga Bank as the first bank implementing this technology in Indonesia.[1]In 1989, Niaga Bank went to public company by having sharing stock in Indonsia stock exchange and Surabaya stock exchange, the decision decided in order to prepare another business performance by the company. However, financial crisis in 1990 hit Indonesia's majority stock exchange takenfrom Indonesia National Bank Restructuring Agency (BPPN) by Commerce Asset-Holding Berhad (CAHB) which is today known as CIMB Group Holding Berhad (CIMB Group Holdings).

In 2005, majority stock in CIMB Gorup Holding leads by Khazanah and in the same years CIMB group took also some percentage of stock from Lippo Bank with the complete acquisition overall on 28th October 2008 as part of reorganizing their internal strategy. The merger between Lippo Bank into CIMB Group recorded as one of the big stepping banking industry in South East Asia, today CIMB Niaga Bank has been transforming their product and services quality in order to fulfill the costumer demand.

There are many achievements and great progress since CIMB Niaga Bank established such as: Juli'12 Indonesia Green Award 2012 from La Tofi School of CSR- Ministry of forestry and Industry Republic of Indonesia, Golden Trophy as the great capital resource above 10 – 50 Trillion IDR by Infobank magazine, Jan'12 The Best of Indonesia Service to Care Champion by Marketers Magazine, Mar'11 The Asset Triple A Award as Rising Star Trade Finance Bank and Rising Cash Management Bank by The Asset Magazine, and etc.

[1]CIMB Group, about us: https://www.cimbniaga.com/index.php?ch=gen_about&pg=gen_about_us&ac=76 accessed on August 1st 2015.

II.2. Vision and Mission

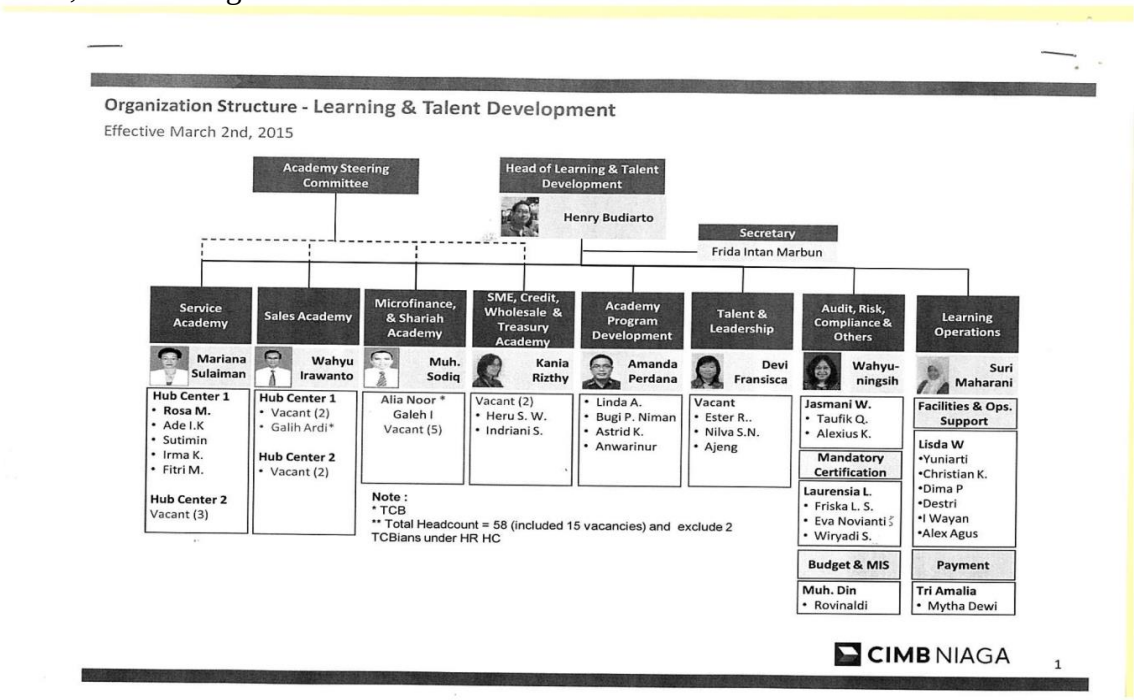
PT. Bank CIMB Niaga Tbk always persistent in implementing their Vision and Mission in order to be more flexible in market share. Vision: to be leading banking industry in ASEAN, Mission: Providing comprehensive advance services in Indonesia by to be leading banking services in ASEAN and other Region, and also supporting accelerating ASEAN Integration and other regional interest.[2]

Precisely, behind aforementioned progressiveness PT. Bank CIMB Niaga is also holding basic values that should be understood by employee such as: C = costumer-Centric, H = High Performance, E = Enabling People, S = Strength in Diversity, I = Integrity. In the application of Vision, Mission, and Basic Core values PT. Bank CIMB Niaga has been evaluating and reassessing every single activities in order to keep those aforementioned guidelines keep on tract.

II.3. Organization Chart

Obviously, discussing about this big multinational company we will discuss large number of talented people involved in everyday organization activities and also complex hierarchy pattern in organizational structure. To run this big company PT. Bank CIMB Niaga has affective organizational chart in which every director, head office, and academy head have to be persistent and assertive in dealing with every issues.

PT. Bank CIMB Niaga Tbk every single business development in which need high scale attention decided by General meeting shareholders followed by Syariah Supervisory Board, Commissioners, Managements, and Committees. There are 11 directors in these business sectors: Treasury & Capital Market, Commercial Banking & Syariah, Consumer Banking, Human Resources, Credit, Compliances& Corporate Affairs, Risk Management.[3]



[2]Ibid

[3]Human Resources Learning and Talent Development, internal organizational structure; archived.

Picture 1.1 HR LTD

My internship took office for Human Resource Learning and Talent Development; in this division specifically handle training project and other employee development programs. There are also eight academy programs lead under HR LTD Office; Services Academy, Sales Academy, Microfinance and Syariah, SME, Credit, Wholesale & Treasury, Program Development, Talent & leadership, Audit, Risk, Compliance & other, and Learning Operations.

II.4. Core Organization Activity

Before further discussion on specific human resources, which was to be my division in last internship in PT. Bank CIMB Niaga Tbk we need to enhance what is actually this prominent banking company working for. PT. Bank CIMB Niaga is one of the top 5 banking in Indonesia from assets and capital. CIMB Bank focus on banking services and product costumer oriented, since it's establishment in 2008 CIMB Bank has been maximizing its performance in order to fulfill to be leading banking industry in ASEAN as what has been aforementioned above.

Human Resource Learning and Talent Development especially in SME, Credit Wholesale & Treasury Academy develop employee and candidate manager with comprehensive learning program. In this phase, LTD staff accommodate all learning activities; material of learning, trainers, schedule of the development program, and also assessment procedure. Learning and Talent Development has an authority to give an assessment to every participant during learning process through weekly and monthly examination, for the moral development LTD also obligated to shape participant to have good morality in order to be good employee. For instance, Relationship Manager (RM) candidate in SMEDP during development program every participants have to be morally shaped and academically in good performance, because if they couldn't achieve minimum standard the will automatically dropped from the development program.

Obviously, HR LTD's main activity especially in SME, Credit, Wholesale, & Treasury Academy is dealing with these issues; SME, Credit Review, Load Administration, Appraisal, income Verification and Credit Investigation, LSDK, Commercial Compliance, and Asset Recovery & Structuring.[4]These main core skill need to take every RM candidate in Small and Medium Enterprises Development Program (SMEDP), during program development HR LTD responsible also for the quality every graduated participants. In addition, every graduated participant should be monitored and controlled after graduated from the

[4]SMEDP on the job training and guidelines.

development program. This strategy called as post monitoring control through this mechanism HR LTD enable to identify which point and phase need to be transformed in order to avoid further mistake.

In addition, HR LTD is not merely focus on program development for new employee but also focus on existing employee. For instances, before stepping into higher grading level the existing employee need to take certain trainings in order to update his/her personal skill. Stepping into higher level means the employee ready and qualified to deal with new issues and problems ahead, therefore skill advancement through provided training by HR LTD is absolutely important and this is enable to be stepping facility for existing employee by upgrading their performance and jumping into higher level.

II.5. Product and Services

In order to be leading banking industry in ASEAN PT. Bank CIMB Niaga has been transforming their products and services to be competitive in market, there are six categories as follow: Saving Product,; Electronic Banking Access;Personal Loan; Corporate, Treasury, and Business Banking, CIMB Syariah, other Services.

Saving Products consist for 13 products which are designed to beat market competitiveness in their own market segmentation, saving product consist for different market share starting from Junior up tp X-tra and the products also cost friendly. In addition due to various product provided by CIMB Bank then the costumers easy to choose the product based on their efficiency cost.

Electronic AccessFacilities, the services is designed in order to make the product easy to be access then everycostumer easy to go mobile. Through electronic access facility more benefit and time saving will be delivered more to the costumers, because today globalization every costumers need fast services and low cost in order to make every their business run smoothly without any barriers. All electronic access facilities in CIMB Niaga has been transformed and renewed in order to be adaptable and competitive with market demand, but also it can be low cost transaction for the costumers.

CIMB Niaga Bank personal loan is basically focus in credit and financing sectors, the services used by costumers to finance their credit process as follow; Housing Ownership, Automotive Ownership, and other financing business. Personal Loan is design to help costumer to meet with their business expectation through financing their business by having this mutual cooperation costumer easily run their business consistently.

Business Banking, Treasury, and Corporate in CIMB Niaga Bank remains as the large product and services involved in this sector by almost 50 products and services inside. From financing warehouse up to export and import taxation issue dealing in this sectors, most of the product run with large business issue in which comprehensive risk and management is deeply practiced.

CIMB Niaga Syariah is the product use Islamic syariah in the application of its procedure, there are almost 45 products involved in CIMB Niaga Syariah the product also focus on financing and other saving

activity. In addition, beside expanding its market with conventional banking product CIMB Niaga Bank also focus on the application of Syariah product in order to be suitable with costumer who are seeking Syariah products.

Other Services is new improvement product design by CIMB Niaga Bank, the product is basically the expansion from Saving, Syariah, and Corporate activity. Other Services emphasized more on the flexibility in using the product compared to any other product in CIMB Niaga Bank, for example the application of CIMB Niaga Digital Lounge in this technology the costumer enable to express their compliance through web camera that provided in CIMB Niaga Digital Lounge Branch.

II.6. Review Organization Growth and Trend

PT. Bank CIMB Niaga Tbk has been transforming their performance in order to achieve their vision and mission in which becoming leading banking in ASEAN. In order to keep well manage performance CIMB Niaga bank also practice Good Corporate Governance (GCG) through this mechanism innovation and improvement will be implemented on tract. Here are several company growth and trend from 2012 – 2015;

I. In 2012, PT. Bank CIMB Niaga Tbk recorded with net profit of IDR 3,102 billion. The improvement was effected through sustained load growth, CIMB Niaga's gross loan growth 14. 1%, and CIMB Niaga's core capital growth for 12.4%.[5]

II. In 2013, CIMB Niaga's net profit of IDR 3,212 billion. The improvement also attributed with gross loan grew 12.0%, corporate banking only 2.2% , and CIMB Niaga's loan reached for 111.1%. [6]

III. In 2014, in this year has been the challenging year due to weakened Rupiah which brought 36.4% caused declined CIMB Niaga's profit before tax contribution.[7]

IV. In 2015, CIMB Niaga reported Rp. 3.402 billion operating income in first quarter 2015. These expansion due to some product improvement services and also other CIMB product users, Network expansion used to support CIMB Niaga's business activity; Branchless banking support (CIMB Click, Digital Lounge, and Rekening Ponsel).[8]

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[5]CIMB Group, archives 2012: http://www.cimb.com/en/news/news/2012/cimb-group-announces-record-RM3-billion-net-profit-for-9-months-fy12.html accessed on August 2, 2015.

[6]CIMB Group, archives 2013: http://www.cimb.com/en/news/news/2013/cimb-group-announces-rm3502-billion-net-profit-for-9myf13.html accessed on August 2, 2015.

[7]CIMB Group, archives 2014: http://www.cimb.com/en/news/news/2014/CIMB-Group-announces-3rdquarter-results.html accessed on August 2, 2015.

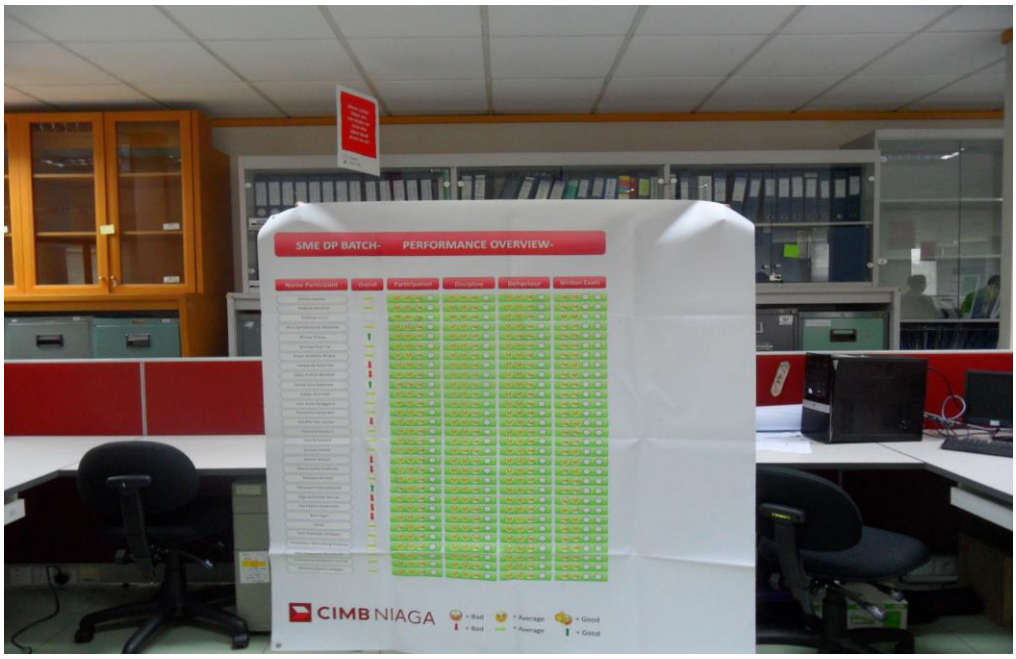
[8]CIMB group, archives 2015: http://www.cimb.com/en/news/news/2015/cimb-niaga-reporting-operating-income-1q2015.html accessed on August 2, 2015.

CHAPTER III - INTERNSHIP ACTIVITIES

Precisely, having internship in PT. Bank CIMB Niaga Tbk was an experiences that I had never imagine before, because I got very tangible experiences in which benefit to my own working skill development. In addition, positioned in core of the company it is Human Resources division then it gave me large opportunity to explore more on what procedure this big company running their daily business activities. Having internship experiences in HR LTD office is not merely having a job and stay with daily routine activities, but here several jobs which has increased my ability to work better and the point as follows; Good communication skill, Computing Skill, and Interpersonal Skill. Aforementioned development above had been becoming instrument in my daily internship activities in office and also remains, as an achieved target should be accomplished at the end by the program.

Principal assignment that delivered to me focus to the topic of SME, Credit, Wholesale & Treasury Academy development program, the daily jobs as follows: I. Creating new assessment concept in which to be used for SMEDP participants, the objectives of the project is to identify behavioral and on class performance index. II, Preparing slide report to HR director upon the current development of the development program, the objectives of the report is to update upon progress performance every development program periodically. III, Monitoring every graduated SMEDP Participants upon their SPT (Sales Performances Target) and report to academy head periodically. IV, Supporting academy head for every report and analysis technicalities.

In the process of having the assignment on creating new assessment concept I was using behavioral performance index in which every participants in the development program were given same modality here we used emoticon model to adjust their daily on class performance.

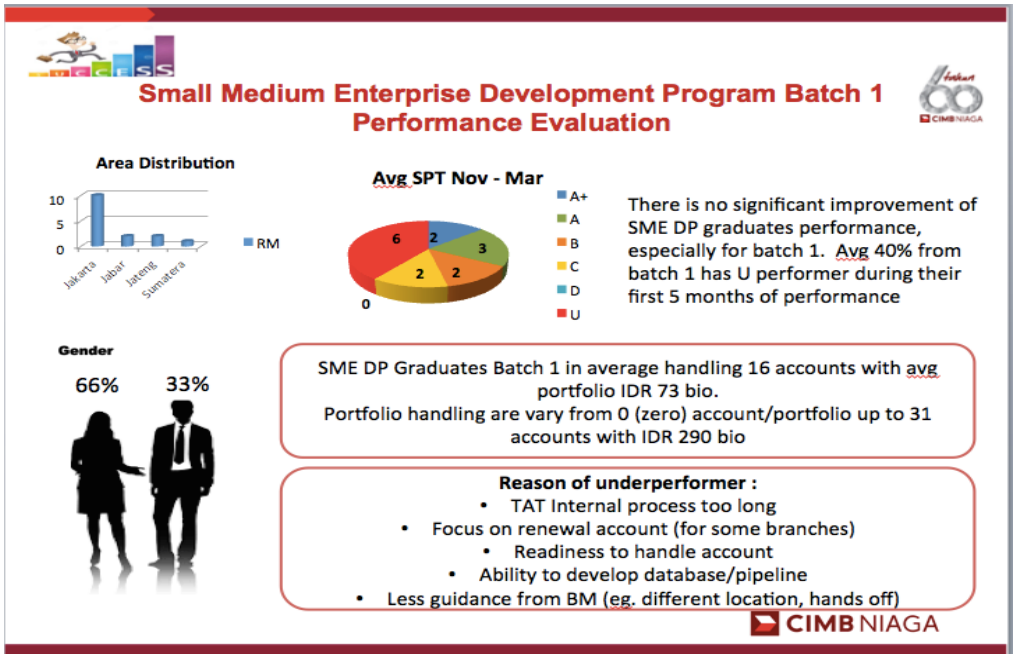


Picture 2.2 Performance Assessment Board

Aforementioned picture is used to identify every participant in the development program, the assessment point consist for four index performance; Discipline, Participation, Behavior, and Written Exam. Emoticon symbol explain their achieved result such as; = Bad, = Average, = Good.

These above emoticon used as early warning performance index to each participant in order to fulfill minimum passing grade standard. The process I chosen this story through three days analysis system, I asked previous daily assessment process and obstacles during its implementation then finally I got summary which is explained that the need of daily evaluation index performance in class is critically needed in order to keep class atmosphere more concussive. Implementing the project was not smooth as what I had thought before, before running this project there was some correction upon this project in term of methodology and assessment process and after revision we were approved to launch this project. Following the time, the assessment board's presence was so meaningful every participants in the program were eager to improve their quality.

Another challenging job had been delivered to me is about handling reporting slide for human resource director as an regular report, the report should be met with highly professional appearances and comprehensive analytical data. The procedure as follows; 1. First my academy head gave large macro data in which was consisted every profile-graduatedparticipant within their own performance for last six months then she explained to me how the criteria and guidelines of the report would be. Finally, the instructions consisted aforementioned criteria that I have explained above in which the presentation should be consist with professional appearances, comprehensive analysis, and creativity of the report.



Picture 3.3 SMEDP Highlight Report

The picture above is an record one of my project in HR LTD office, the picture shows us professional slide appearance, comprehensive analysis, and innovative. In addition, before presented to director my academy head had reviewed the report slide for sometimes in order to avoid small mistake even misinterpretation from the macro data, I do appreciated this kind of working cooperation when your manager honestly guide you and educated you with sincerity in order to make every minutes of my internship valuable for working skill development. The way we make every our presentation report begin with macro data then analyze every participants participant's performance, the example of macro data as follow;

D21 | Sales Manager

A	B	C	D	E	F	G	H	I	J	K
				(Data Headcount SME)						
NIP	RO Name	Segment	Corp Title	Posisi	Active ?	SME AREA	SME MAIN BRANCH NAME	201308	201309	201310
CN028116	ABIWANTO	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	RESIGN	JAKARTA 2	JAKARTA - FATMAWATI	#N/A	#N/A	#N/A
CN027567	WITA PUSPADILLA	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	RESIGN	JAKARTA 2	JAKARTA - FATMAWATI	#N/A	#N/A	#N/A
CN028195	INDRA	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	RESIGN	JAKARTA 2	JAKARTA - PANGLIMA POLIM	#N/A	#N/A	#N/A
CN003506	IRMAN PRAYOGO	SME MEDIUM ENTERPRISE (ME)	Sales Manager	SM ME	RESIGN	JAKARTA 2	JAKARTA - FATMAWATI	25	0	31
CN026573	ANNA MARGARETHA WIDJAJA	SME DEVELOPMENT PROGRAM	Sales Officer	SMEDP ME	Y	JAKARTA 2	JAKARTA - FATMAWATI	#N/A	#N/A	#N/A
CN010738	ANDI ANWAR	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - TEBET	223	227	178
CN026213	BAYU PRIAMBODO	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - RPX CENTER	#N/A	#N/A	#N/A
CN015908	DEBBIE FERISANTI	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - PANGLIMA POLIM	495	328	270
CN004525	ELVI LIBRIANA	SME MEDIUM ENTERPRISE (ME)	Sales Manager	SM ME	Y	JAKARTA 2	JAKARTA - PANGLIMA POLIM	213	129	131
CN006285	ILHAM MAULANA SABRI	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - PANGLIMA POLIM	69	150	111
CN004265	IRVAN ZULKARNAEN	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - RPX CENTER	167	184	124
CN002439	JANTI SOEGRIJASTANTI	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - RPX CENTER	478	53	0
CN025709	MARTHA THERESIA P	SME MEDIUM ENTERPRISE (ME)	Sales Officer	SMEDP ME	Y	JAKARTA 2	JAKARTA - RPX CENTER	#N/A	#N/A	#N/A
CN027848	MELVINA RESPATI	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - PANGLIMA POLIM	#N/A	#N/A	#N/A
CN008335	MIRA RETNASARI	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - FATMAWATI	166	51	0
CN017174	NOVILDA AMERIDA	SME MEDIUM ENTERPRISE (ME)	Sales Manager	SM ME	Y	JAKARTA 2	JAKARTA - TEBET	271	181	206
CN005421	RACHMAD APRIZAL	SME MEDIUM ENTERPRISE (ME)	Sales Manager	SM ME	Y	JAKARTA 2	JAKARTA - RPX CENTER	891	324	517
CN028077	RIDWAN ERVIANSYAH	SME MEDIUM ENTERPRISE (ME)	Sales Officer	RM ME	Y	JAKARTA 2	JAKARTA - FATMAWATI	#N/A	#N/A	#N/A

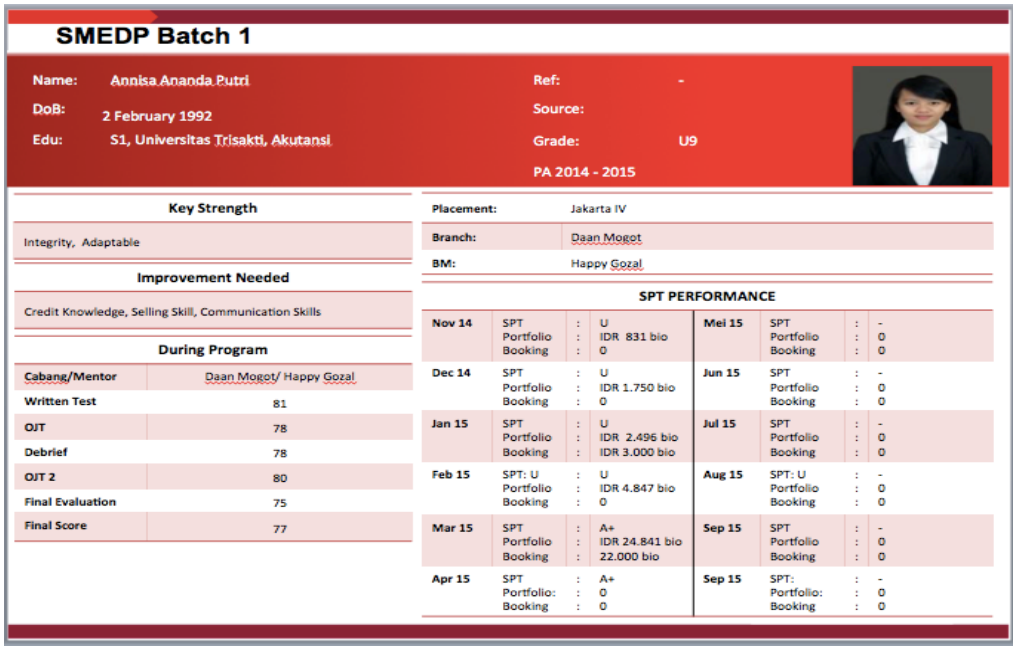
JKT 1 | JKT 2 | JKT 3 | JKT 4 | JKT SR | JABAR | JATENG | JATIM 1 | JATIM 2 | KALIMANTAN | SUMATERA | INDTIM

Picture 4.4 SMEDP Macro Data

Macro data is the original data before we analyze then make it into comprehensive slide report, the data also consist with all participant profile and their performance, not only through macro data we have also another supporting resources data it is about monthly closing as well. Monthly closing data consist all PT. CIMB Niaga Tbk employees throughout Indonesia the data also support us to adjust their personal grade, year of services, etc. Analyzing the macro data for somehow need an ability what we call "attention to detail" the ability of having this skill is highly required in order to avoid small scale of missing data, if the presentation and macro data is different then we have to re analyze and find out the mistake until we move into perfection.

Another tough job that need high persistency is about updating every graduated SMEDP performance, the point that need to be clarify as follow; SPT (Sales Performance Target), Mentors Feedback, Booking Platform, and overall score during academy program. All these aforementioned jobs need an extra time especially when we have to deal with mentors in order to know graduated SMEDP in their office, the procedure we did couple minutes phone interview in order to collect personal feedback upon their SMEDP participants then the feedback to be collected into single macro data.

In order to meet with highly objectives we have to analyze another macro data from business division upon SMEDP SPT performance, in this stage we identify their monthly performance since there were graduated from development program. SPT vary from A+,A,B,C, and U from these aforementioned level the participant will be adjusted based on a amount of their disbursement and loan performance. The more money to be distributed into costumers the more point will be advantages to graduated SMEDP then to be calculated into SPT performance index, for some cases there were some graduated SMEDP who performed under average level compared to other graduated SMEDP participants then HR LTD enable to give early warning by having positive input in order to recharge the participants performance. In addition, the collection of booking platform data and collecting overall achieved result performance responsible to HR LTD in here to be authorized for SME, Credit, Wholesale & Treasury Academy. Here is the example how we adjust SPT, Booking Platform, and overall result;



SMEDP Batch 1

Name: Annisa Ananda Putri
DoB: 2 February 1992
Edu: S1, Universitas Trisakti, Akutansi

Ref: -
Source:
Grade: U9
PA 2014 - 2015

Key Strength
Integrity, Adaptable

Improvement Needed
Credit Knowledge, Selling Skill, Communication Skills

During Program	
Cabang/Mentor	Daan Mogot/ Happy Gozal
Written Test	81
OJT	78
Debrief	78
OJT 2	80
Final Evaluation	75
Final Score	77

Placement:	Jakarta IV
Branch:	Daan Mogot
BM:	Happy Gozal

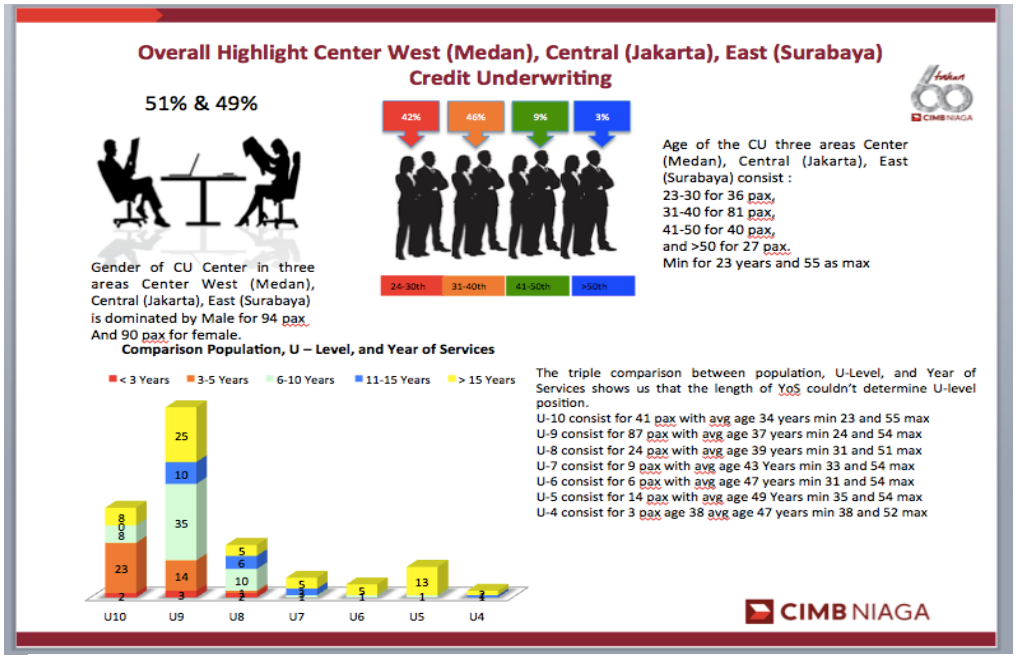
SPT PERFORMANCE

Nov 14	SPT	:	U	Mei 15	SPT	:	-
	Portfolio	:	IDR 831 bio		Portfolio	:	0
	Booking	:	0		Booking	:	0
Dec 14	SPT	:	U	Jun 15	SPT	:	-
	Portfolio	:	IDR 1.750 bio		Portfolio	:	0
	Booking	:	0		Booking	:	0
Jan 15	SPT	:	U	Jul 15	SPT	:	-
	Portfolio	:	IDR 2.496 bio		Portfolio	:	0
	Booking	:	IDR 3.000 bio		Booking	:	0
Feb 15	SPT: U	:	U	Aug 15	SPT: U	:	-
	Portfolio	:	IDR 4.847 bio		Portfolio	:	0
	Booking	:	0		Booking	:	0
Mar 15	SPT	:	A+	Sep 15	SPT	:	-
	Portfolio	:	IDR 24.841 bio		Portfolio	:	0
	Booking	:	22.000 bio		Booking	:	0
Apr 15	SPT	:	A+	Sep 15	SPT:	:	-
	Portfolio:	:	0		Portfolio:	:	0
	Booking	:	0		Booking	:	0

Picture 5.5 SMEDP SPT

Aforementioned data above shows us a simple and comprehensive analytical appearance, the slide designed to fulfill the demand of professional appearances in which all SPT, Booking Platform, and Overall Result merged into single slide then my academy head and HR director easy to identify which participant under perform.

Last but not least, another challenging experiences was about helping my academy head in creating another report slide on “Credit Under Writing Program”, the data that should be reviewed consisted all employee throughout Indonesia.



Picture 6.6 Credit Under Writing

Credit under writing report focus more upon the record YoS (Year of Services) through this data HR LTD enable to identify which employee need to be trained in order to leverage their grade, because in this data founded some employee who are didn’t perform well therefore through this slide report HR executive enable to pick best recommendation.

All aforementioned assignment and procedure history would be become my great internship opportunity in PT. Bank CIMB Niaga Tbk, through this internship opportunity many lesson learnt and incredibly shaped my paradigm that career development should be established from now on in order to make better performance in future.

CHAPTER IV - PERSONAL RESULT, EVALUATION, POINT LEARNT

Obviously, to express my experiences after conducting internship activity I am going to divide into worthwhile experiences, theory practice, technical knowledge, and benefit of the internship. Having internship in HR LTD in which become the hearth indictors of the company in assessing their employee performances, through HR LTD the company enable to adjust which employee need to be trained as well.

To be honest, internship program that offered by President University and in this chance accommodate by PT. CIMB Niaga Tbk is absolutely meaningful for my experiences overall, why? As what I have been explained before, through assigned assignment from my manager it has influenced my working experiences directly and many lesson learnt such as; Working Professional, Interpersonal Skill, Team Work, and Working Under Pressure.

Internship is absolutely help the student to gain better understanding upon discussed theory in class, by having internship the student will concretely feel how working atmosphere will be. For instances, I am majoring in International Relation and Diplomacy as my specialization through having internship I had been practicing my education background during my internship. So in what subject did I practice? During the process of finishing my assignment I have to connect with many people in dealing with data analysis and even to discus certain issues that need to be included on report, practicing basic values of negotiation process and analytical skill that I learn before in international Relation is help me to accommodate this assignment. In addition, I got better understanding how banking industries connect with International Relation perspectives, because PT. Bank CIMB Niaga is belong to multinational company (MNC) in which their organizational structure work with the same system as what I learnt in International Business and MNCs through this internship I do grateful to connect between theory and practice therefore the absence of internship would be nightmare for my career development.

Internship also become a bridge between student and company in order to build mutual cooperation, because through internship program the student easy to understand how the company run their daily business and take advance research setting upon the types of the industry and increase the comprehension upon the industry.

The important thing that students needs to know is about the chance to learn directly, through internship program the student easy to apply their theory knowledge then to be practiced in daily internship program. For instances, every day the student will dealing with computing and get connection with other office colleagues through this kind of pattern the student will shape the student to be more adaptable with future working atmosphere.

In another hand, having internship also will strengthen our personal development. Through internship program the student will be examined by working speed responsibility, for me having rush in daily working at PT. Bank CIMB Niaga Tbk is part of my personal strength development process. The way your manager

pushing you to finish the assignment on time would be positive input to your personal strength, but if the student couldn’t manage this kind of pattern for me this is would be another weaknesses will be produced.

Personally speaking, having internship also produce positive values toward our personal growth. As aforementioned above through internship the student enable to exercise his or her own skill in order to be adaptable with working environment. In addition, the student also required to work with other member offices then by this kind of activity there will be additional interpersonal skill improvement.

Talking about the future career, through internship program the student has a good chance to explore their self and perform with better dedication during internship program. In this stage the student will exactly knowing their self to what types of industry meet their passion, because future career growth will be determined by current activity. In addition, internship program also help the student to prepare their future career plan through internship experiences the student enable to identify specific career development that they way to fulfill in future.

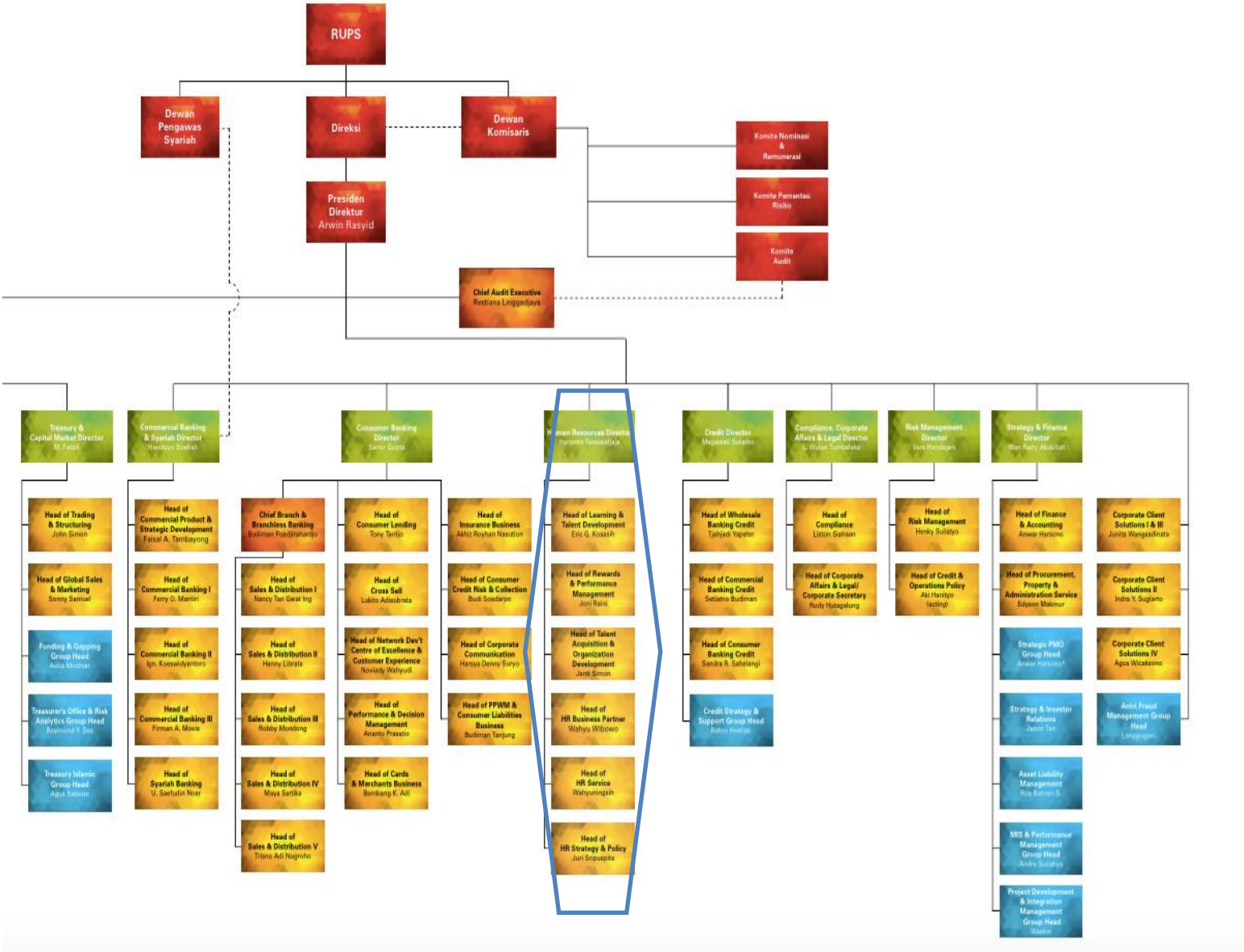
CHAPTER V - RECOMMENDATION

My internship journey in HR LTD PT. Bank CIMB Niaga Tbk is priceless, through this multinational company I felt great improvement toward my working experiences. However,feedback &correction toward PT. Bank CIMB Niaga Tbk internship recruitment process for me is needed. The corrections as follow; I. Internship recruitment process should be more complex such as; reasoning test, because through this mechanism the company will be easy to examine intern candidate.

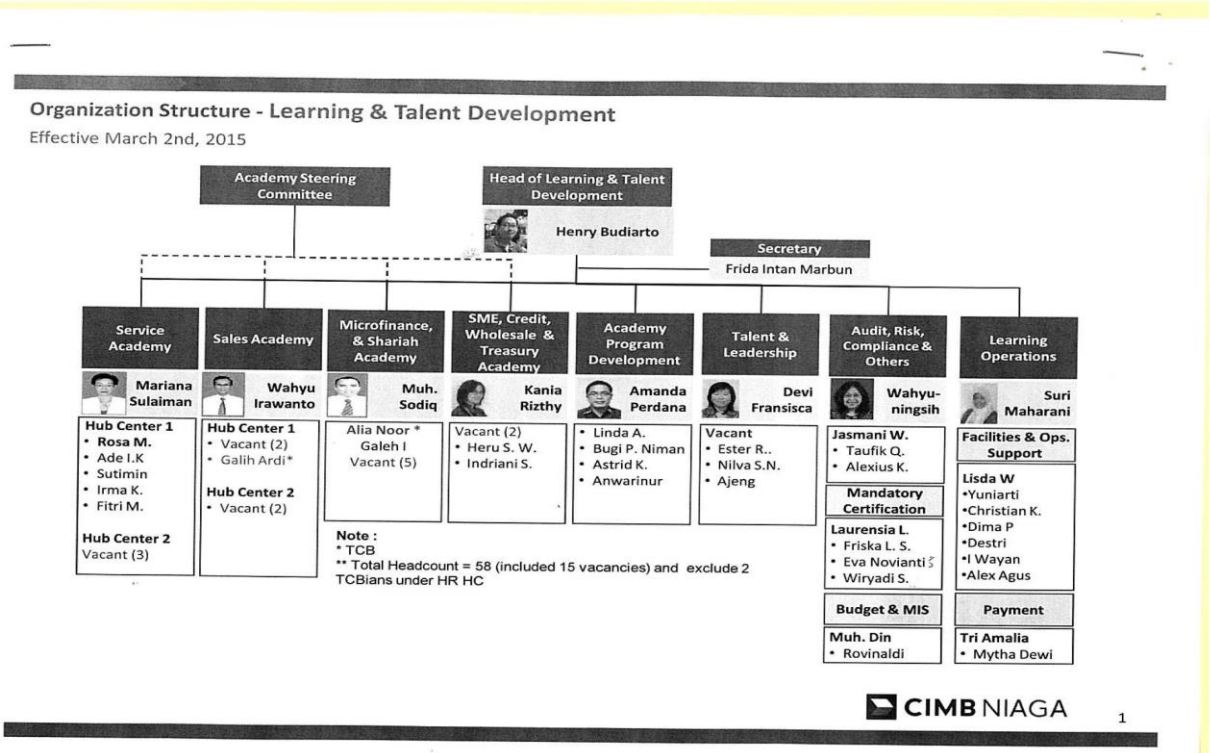
Another recommendation expresses for my University especially for ICC President University, on behalf of my experiences during searching the company that will be my internship I felt discourage with ICC's information database. ICC wasn't really informing with enough recruitment opportunity, I do appreciate with several recruitment information email sent to our email. However, the need of improvement toward ICC's cooperation with broad networking couldn't be compromised then every internship period ICC just send large database instead of one by one in other world we can say "Recruitment Calendar".

Last but not least, I do grateful for the presence of PT. Bank CIMB Niaga Tbk and ICC President University for the opportunity to coordinate and accommodate this internship program. I felt mature enough today for the working skill improvement process and internship has shaped my paradigm how to be real talented young executive.

APPENDICES, REREFENCES, ATTACHMENT



Appendices 1.1 Complete Organizational Structure PT. Bank CIMB Niaga Tbk



Appendices 1.2 HR LTD Organization Structure

Appendices 2.2 Briefing RM SMEDP

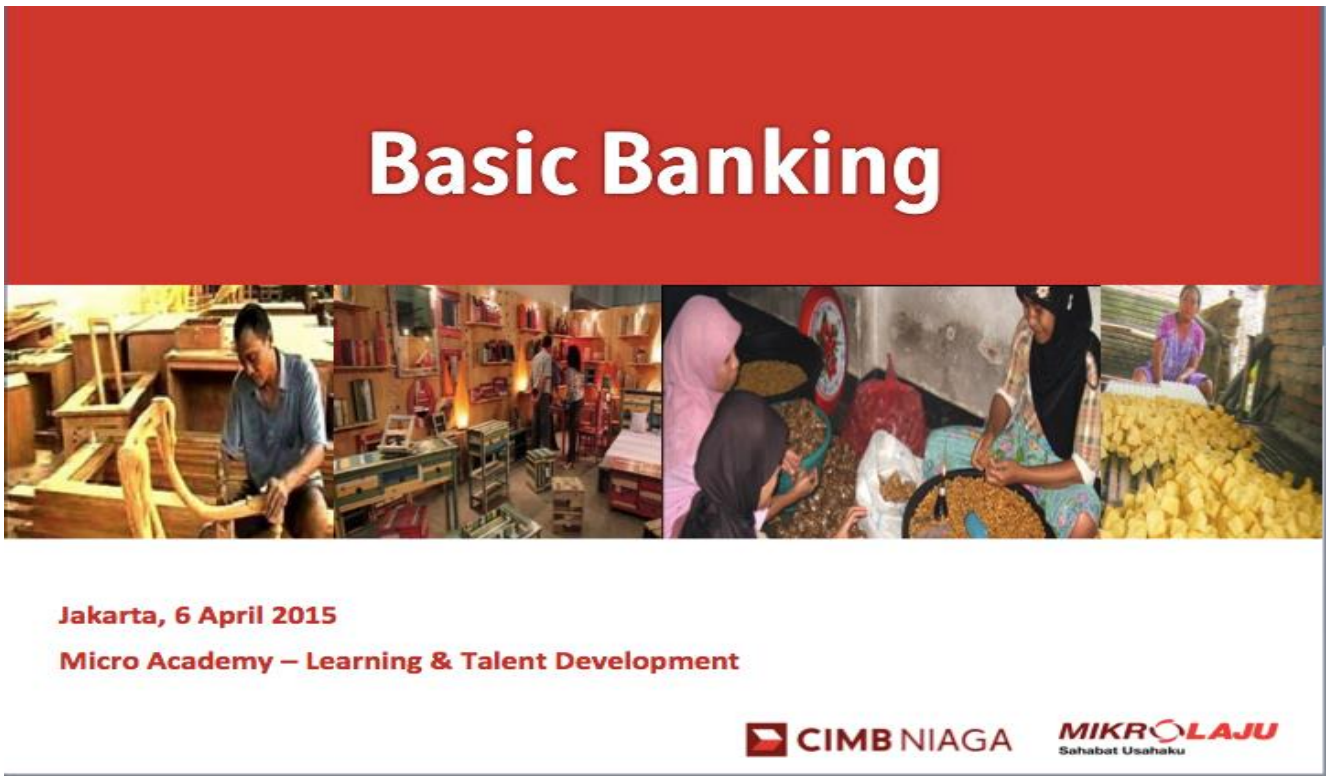
Appendices 3.3 Daily Briefing With Academy Head

Monthly Closing April 2015

No	NIP	Emp Name	Directorate	Sub Directorate	Group	Division	Department
1	CN000146	TITIEK PURWANTI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	---
2	CN007196	MUHAMMAD MIFTAH AKBARI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	---
3	CN000328	ASRUL HAIMI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	---
4	CN000382	DESMIATI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	---
5	CN001730	MIA WAHYUNI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	---
6	CN004292	MIRNY MERRIFIANTY	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
7	CN006128	LUKY KRISTANDI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
8	CN007614	ASNAWI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
9	CN010608	DIAN NIRMALA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
10	CN004026	RUBBY DESWANTORO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
11	CN007295	NANANG RUKMONO ARDI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
12	CN014711	RENY LIATI FADRI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
13	CN015716	ZULFI RAHMI ZAMROUD	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
14	CN009432	RISMA ARIESTA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
15	CN008861	RIKA FUJI ASTUTI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
16	CN001267	HENDRA DHIATMIKA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
17	CN000565	INGE DJODY SOEPRAPTO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
18	CN003479	HARI SETYONO POERWANDOKO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
19	CN020730	SEPTION ARDIANTO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
20	CN012874	WAHYU SURYANINGCONDRO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
21	CN001398	TASINO	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
22	CN000414	SAHYANA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	3rd Party & Biz Partner Management
23	CN001501	HARIANA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
24	CN004397	RULLY ADE SOFYAN	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
25	CN006260	YOERITA ADDIANY	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
26	CN015722	DONI IRAWAN	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
27	CN015490	M SYARIF HIDAYATULLAH	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
28	CN016764	DONNY WAHYU INDRIANTO, SE	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
29	CN015427	RUSYDI MUJAHID	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Auto Loan Underwriting
30	CN000241	ENNY	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance
31	CN001796	EVIE YULISTYAWATI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance
32	CN004252	DENNI SETIAWAN	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance
33	CN006574	NURUL AKBAR	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance
34	CN007163	FADHIL DHIKAWARA	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance
35	CN006520	PUSPITA RINI	Consumer Banking	Consumer Credit Risk & Collection	Credit Underwriting	Credit Underwriting Center Central (Jakarta)	Compliance, Disbursement & Maintenance

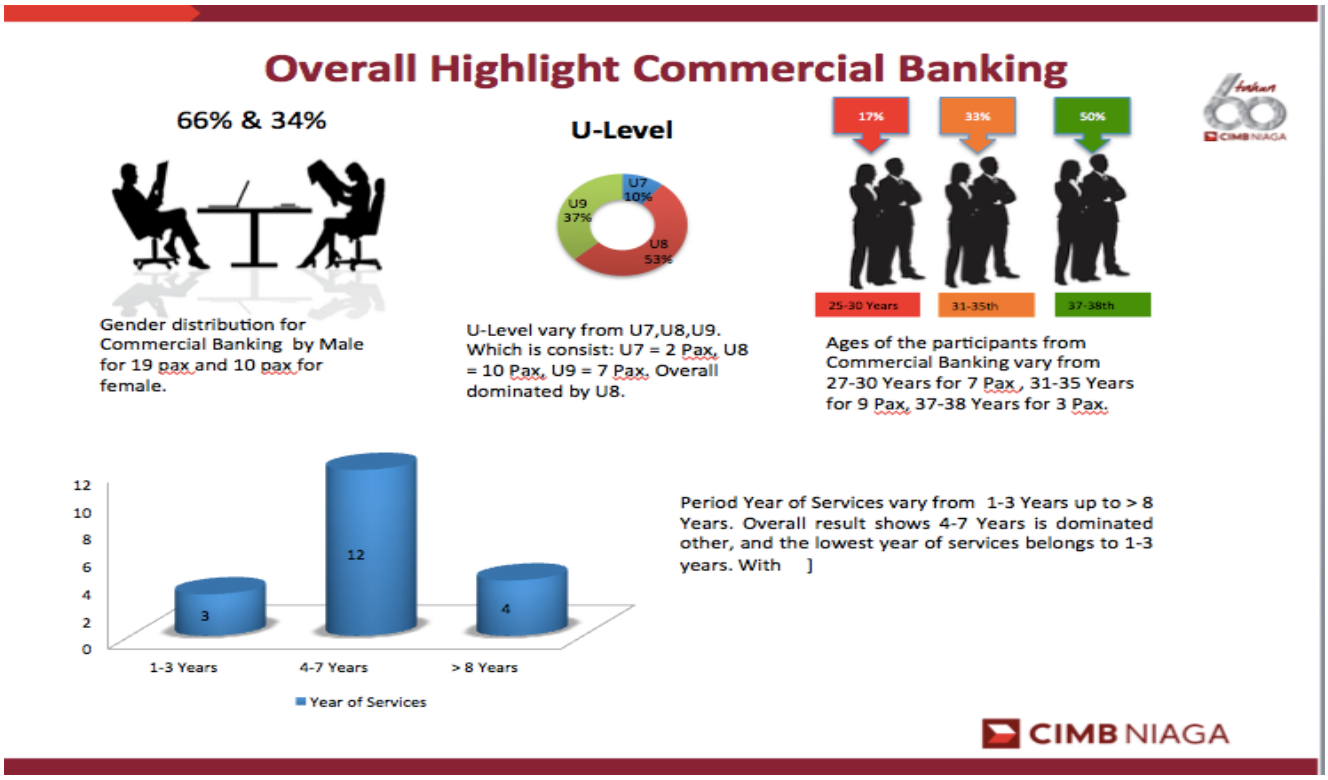
Sheet1 Sheet2 Sheet3

Appendices 4.4 Monthly Closing



Appendices 5.5 Basic Banking Knowledge- Assignment

Appendices 6.6 SMEDP Graduation - Assignment



Appendices 7.7 Commercial Banking - Assignment

Appendices 8.8 SMEDP Highlight - Assignment

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