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**PROCEDURE FOR IMPLEMENTATION OF TIME DEPOSITS AT PT BPR  
BARELANG MANDIRI TEMBESI**

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ARTICLE INFO	ABSTRACT
Received: 31 Mei 2022 Revised: 30 June 2022 Approved: 2 July 2022	This study report discusses the procedure for implementing time deposits at PT BPR Barelang Mandiri. The purpose of this research is to create and compile Standard Operating Procedures for Time Deposits in accordance with the banking application system that applies at PT BPR Barelang Mandiri KC Tembesi. This study uses data that has been analyzed using descriptive methods and the method of data collection is carried out by interview and documentation techniques. The results of the study stated that the Standard Operating Procedures were not in accordance with the applicable Application System so that implementation errors were found between Customer Service and related Marketing which caused losses to customers.
Keywords: Standard Operating Procedures, Time Deposits, Bank Application System	

**INTRODUCTION**

Banks are financial institutions that accept deposits from the public and channel them through loans to fulfill and improve the community's economy. The function of the bank is to save money and provide loans in the form of money to the public with certain guarantees.

With the loan in the form of these funds, each bank is also competing to collect funds from the wider community which functions to be given to people who need funds for business development and living needs. For a bank, funds are the main problem because without these funds the bank cannot run properly. The bank's way to raise these funds is to provide attractive products and improve their services.

One type of service product offered by banks to customers is time deposits. Time deposits are one of the expensive products that banks can provide to customers, because the interest on deposits is the highest interest among other bank products. Customers who place deposits are also called Depositors.

When making deposits, depositors do not need to feel doubt because the safety of the deposits themselves have been guaranteed by an independent institution, namely the Deposit Insurance Corporation (LPS) which functions to guarantee deposits of banking customers in Indonesia which was established based on the Law of the Republic of Indonesia Number 24 of 2004 concerning the Deposit Insurance Corporation which set on September 22, 2004.

PT BPR Barelang Mandiri KC Tembesi also raised funds through deposits to be channeled back into credit products. Deposits that occur at BPR Barelang Mandiri KC

Tembesi also increase every year. The deposit interest given by PT BPR Barelang Mandiri KC Tembesi when compared to savings products has a different interest ratio. The number of customers who make deposits is more than the number of customers who save. According to available data in 2021, the number of time deposits has a percentage of about 55% compared to other deposit products.

During the implementation of the time deposit, the author found a problem when opening a time deposit as collateral at PT BPR Barelang Mandiri which caused the coordination between Marketing and Customer Service not to go well so that the customer was late in making a book transfer from PT BPR Barelang Mandiri KC Tembesi to another account owned by the customer. This is due to the change in the Banking Application System at PT BPR Barelang Mandiri KC Tembesi.

Along with the change in the Banking Application System, the implementation of time deposits also underwent changes. In this case, the company has not issued the latest Standard Operating Procedures in accordance with the applicable system, so that in the time deposit process there are errors that are detrimental to customers.

Existence Standard Operating Procedure indeed cannot ensure or become a solution for an employee or company performance to run very well and satisfactorily, but Standard Operating Procedure can minimize the occurrence of errors and help employees or companies to take what actions must be taken in the future.

Because of this, the author seeks to conduct research, educate prospective customers, raise topics for learning, information, and maintain good, directed, and effective work in the company by raising the title "Procedures for Implementing Time Deposits at PT BPR Barelang Mandiri KC Tembesi" .

## **METHOD**

The data that will be used in this research is qualitative data. The data obtained is in the form of procedures for implementing time deposits at PT BPR Barelang Mandiri KC Tembesi. Sources of data used in this study consisted of primary data. Data obtained directly through interviews, observations, and data collection at PT BPR Barelang Mandiri KC Tembesi related to this research. This research was conducted at PT BPR Barelang Mandiri KC Tembesi which is located in Komp. Tembesi Center Blok A1 No.7 - Batam, Riau Islands.

Data collection methods that will be used in this study are:

a. Interview

Interviews will be conducted directly with the Head of Operations Division in charge of the Time Deposit Procedures at PT BPR Barelang Mandiri KC Tembesi in a semi-structured manner.

b. Documentation

Documentation is carried out by the author by observing the previous SPO with the reality in the field and directly carrying out the procedure for implementing time deposits at PT BPR Barelang KC Tembesi starting from opening/placing deposits.

The analytical method that will be used is descriptive where the author will provide a systematic description of the data related to this research so that the Standard

Operating Procedure for Time Deposits is presented in full at PT BPR Barelang Mandiri KC Tembesi.

## RESULTS AND DISCUSSION

### Research result

The author has made a list of questions to the Head of Operations regarding Standard Operating Procedures and several products at PT BPR Barelang KC Tembesi. The conclusion obtained from the interview is that the Standard Operating Procedures that are in accordance with the Banking Application System at PT BPR Barelang Mandiri KC Tembesi have not been published. The following table of interviews and questionnaires that the author got:

**Table 1 Interview result**

No	Question
1	<p><b>Does PT BPR Barelang Mandiri KC Tembesi have Standard Operating Procedures?</b>                      Yes, but the existing Standard Operating Procedures are not compatible with the current Application.</p>
2	<p><b>Does the change in the Banking Application System lead to differences in procedures with the existing Standard Operating Procedures?</b>                      - Yes, the input process is different.</p>
3	<p><b>Has the latest Standard Operating Procedure been published?</b>                      - Not yet.</p>
4	<p><b>Does PT BPR Barelang Mandiri KC Tembesi have a savings product?</b>                      - Yes, savings and deposits.</p>
5	<p><b>How many types of deposit products are there at PT BPR Barelang Mandiri KC Tembesi?</b>                      - Only 1, namely time deposits.</p>
6	<p><b>What is the process for opening a time deposit account at PT BPR Barelang Mandiri KC Tembesi?</b>                      - The customer brings his KTP and NPWP, and fills out the form. Furthermore, customer service will input and coordinate with the teller with the approval of the Head of Operations.</p>
7	<p><b>How is the interest payment process for time deposits at PT BPR Barelang Mandiri KC Tembesi?</b>                      - Payment of deposit interest can be book-transferred and directly entered into the principal of the deposit, or auto-system to savings at BPR Barelang Mandiri KC Tembesi.</p>
8	<p><b>What is the process for disbursing time deposits at PT BPR Barelang Mandiri KC Tembesi?</b></p>

No	Question
	- Customers only need to bring their ID card and original time deposit slip signed with Rp. 10,000 stamp duty. Then the bank will process the disbursement.
9	<p><b>What is the process for extending the time deposit period that has matured at PT BPR Barelang Mandiri KC Tembesi?</b></p> <p>- Renewal will be confirmed 2 weeks before due date. And the extension is usually automatically extended if no disbursement is made.</p>
10	<p><b>How is the interest rate for time deposit at PT BPR Barelang Mandiri KC Tembesi?</b></p> <p>- The provision of interest rates has been regulated in the office memorandum, where the granting of interest rates that exceed the provisions of the memorandum will require the approval of the board of directors.</p>
11	<p><b>Are time deposits at PT BPR Barelang Mandiri KC Tembesi withdrawn before maturity subject to a penalty?</b></p> <p>- Not. This is an advantage of BPR Barelang Mandiri KC Tembesi, because usually the Bank will impose a penalty if the disbursement has not yet matured.</p>
12	<p><b>How is the time deposit tax calculated at PT BPR Barelang Mandiri KC Tembesi?</b></p> <p>- Deposit tax is imposed for customers who have a total fund at PT BPR Barelang Mandiri &gt;Rp 7,500,000,-. The tax amount is 20% of the amount already charged with deposit interest.</p>
13	<p><b>What are the advantages of opening a time deposit account at PT BPR Barelang Mandiri KC Tembesi?</b></p> <p>- The benefits are in the form of attractive flowers, souvenirs, birthday cakes and religious parcels every year.</p>

Source: Data processed by yourself

### Terms of Time Deposit Opening

There are several general provisions for opening a time deposit at PT BPR Barelang Mandiri KC Tembesi, namely:

1. Those who are entitled to become depositors are all levels of society, both individuals and companies.
2. As proof of deposit, the BPR will issue a deposit slip of PT BPR Barelang Mandiri which is affixed with the signature of the authorized official.
3. Deposit slips are not transferable.
4. Disbursement of deposits must be carried out by the depositors themselves and payments are made in accordance with the nominal and interest calculations listed on the deposit slip.

5. In the event that the depositor is unable to attend when the deposit is disbursed, the person making the deposit disbursement must be the beneficiary of the authorization given in the previous power of attorney.
6. Withdrawal of deposits with a power of attorney must bring the original deposit slip.
7. Disbursement of deposits that mature on a national holiday will be made on the next working day and the depositor is entitled to a certain amount of interest for that holiday.
8. Time deposits can be automatically extended according to the depositor's request at the interest rate prevailing at the time of renewal.
9. For deposits to be withdrawn, the customer must notify at least 1 (one) working day before the deposit is due. Withdrawal of deposits before maturity has been running for 14 days without a penalty but the interest paid is 50% of the current interest based on the interest rate active interest.
10. If the deposit is withdrawn before maturity and has not run for 14 days, the current interest is not paid.
11. Depositors who place funds in excess of the provisions of the Deposit Insurance Corporation (LPS) or earn interest exceeding the provisions of the LPS, the customer is willing to not be included in the guarantee program.
12. In the event that the depositor dies, the deposit will be paid to the heirs in accordance with the prevailing laws and regulations.
13. The RB has the right to require provisions regarding the documents needed to prove the position in question as an heir by attaching a document that can be validated.

### **Terms of Time Deposit Opening**

There are several requirements for opening a time deposit at PT BPR Barelang Mandiri KC Tembesi, namely:

1. Individual
  - a. Identity (KTP/SIM/Passport)
  - b. NPWP (if any)
  - c. If the account is opened for the benefit of the child (QQ), it is mandatory to attach the child's Birth Certificate, Family Card and the identity of the parents.
2. Institution or legal entity
  - a. Identity (KTP/SIM/Passport) of the administrator or authorized official.
  - b. NPWP
  - c. Deed of establishment and Decree of the Ministry of Law and Human Rights
  - d. Business Permit (SIUP, TDP, SITU, and other permits in accordance with the institution or agency).

### **Terms of Time Deposit Opening**

The flow for opening time deposits at PT BPR Barelang Mandiri KC Tembesi, namely:

1. Customers come to PT BPR Barelang Mandiri KC Tembesi.
2. Customers will be greeted by Security on duty.

3. The customer will be directed by Security to wait if there are other customers being served or directly to Customer Service if there are no other customers.
4. Customer Service will ask the purpose of the Customer to come to PT BPR Barelang Mandiri KC Tembesi.
5. If the Customer's goal is to open a time deposit, then Customer Service will serve in the opening of a time deposit.
6. If the customer has finished completing the administration of opening a time deposit at Customer Service, Customer Service will direct the customer to the Teller for the process of placing deposit funds.
7. Tellers receive deposit funds from customers and must obtain authorization from the Head of Operations.
8. If the funds have been entered into the PT BPR Barelang Mandiri account, the Teller directs the customer to return to the Teller desk to collect the Bilyet.
9. Customer Service prints a Time Deposit Certificate which must be signed by the Head of Operations Section and Branch Manager.
10. If the bilyet has been completed, the Customer Service will hand the time deposit Bilyet to the customer with a receipt that must be signed by the customer.
11. The customer receives the Deposit Bilyet and is directed by Security to exit.

#### **Time Deposit Opening Procedure**

The following are the stages of opening a time deposit at PT BPR Barelang Mandiri KC Tembesi, namely:

1. The customer fills out and signs the deposit account opening form and the general terms of deposit.
2. *customer service* ask the customer to attach the necessary supporting documents such as an Identity Card, NPWP (if any), and so on in accordance with the requirements for opening a deposit account.
3. *customer service* attach a photocopy of the customer's identity card that has been stamped "COPY SESUAI ASLI" and given the date and initials by the BPR officer who saw the original data after matching/verification with the original identity card.
4. *Customer Service* check the completeness, correctness of filling out the form and its attachments along with matching the customer's signature with the customer's identity card. Cross out the empty spaces in the signature sample.
5. Ask the customer if they have previously opened an account at BPR Barelang Mandiri. Check customer data that has the same meaning such as name, place, and date of birth or date of establishment and identity number to find out if the customer already has a previous CIF number.
6. If the customer is a new customer and does not yet have a CIF number, input the customer's data into the Banking Application System, namely the "Master and Account" menu > "New Customer Registration" to get the CIF number.
7. If the customer already has CIF, it is enough to enter the opening of a deposit account in the "Master and Account" menu > "Opening a Deposit Account".

8. If the deposit placement funds are transferred to the account of PT BPR Barelang Mandiri, the BPR officer asks for proof of transfer from the customer, then the proof is photocopied for the Teller's archive. The authorities will check the funds that enter the account of PT BPR Barelang Mandiri. If the funds have been effectively entered, then the Back Office will carry out the bookkeeping process, Customer Service will input in the Banking Application System for deposit placement and request authorization from the Head of Operations, after which the bilyet will be printed.
9. If the deposit placement funds are debited from the customer's account, Customer Service asks the customer to fill out and sign the withdrawal slip and proof of deposit and directs the customer to the Teller to process the account debit. The teller checks the availability of funds in the customer's account, the correctness of filling out the withdrawal slip and proof of deposit and the customer's signature. If funds are available, the Teller inputs into the Banking Application System, prints system validation and submits a proof of deposit confirmation sheet to Customer Service. Next, Customer Service does input in the Banking Application System and asks for authorization from the supervisor, after which the bill is printed.
10. If the deposit placement funds are in cash, Customer Service asks the customer to fill out and sign the proof of deposit. Direct the customer to bring proof of deposit that has been filled in and signed by the customer to be given to the Teller along with the money. The money is counted and checked under ultraviolet light by the Teller. After the correct amount of money, the Teller inputs the cash deposit in the Banking Application System and is validated, then the deposit confirmation sheet is submitted to Customer Service. Next, Customer Service does input in the Banking Application System and asks for authorization from the supervisor, after which the bill is printed. However, before printing, Customer Service must complete the administration of time deposits in the "Account Administration" > "Deposit Account Administration" menu.
11. The deposit slip that has been signed by the authorized official is photocopied and packaged in clear plastic and the serial number is recorded. There are 3 copies of the time deposit slip, of which the first copy is the original bill of lading which is submitted to the customer, the second is a pink copy which is submitted as the Teller's archive, and the third is a copy as a receipt for the deposit slip.
12. The original deposit slip must be submitted directly to the account holder customer, cannot be represented or authorized.
13. Time deposits which are used as collateral for a loan, the status of deposit placements must be in ARO (Automatic Roll Over) condition by requesting authorization from the Supervisor. The deposit slip must be affixed "Guaranteed" and stored in the treasures under the supervision of the Loan Admin Division and must be signed on stamp duty on the back page to protect if something unexpected happens, such as death, so there is no need to ask for a signature for disbursement.

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### 1211 - Pendaftaran Nasabah Baru

ID Nasabah

CIF Bank :  BASE Jenis Nasabah : Individu

Nama Nasabah :

Nama Alias :

Nama Sesuai ID :

CEK NASABAH  
Blacklist

Administrasi  
Alamat  
Pengurus

Perorangan | Badan Usaha

Identitas

Jenis Kelamin : Laki-laki Agama : 1 - Islam

Tempat Lahir :  Tanggal Lahir : //

Jenis Identitas : 0 - KTP No.  s/d //

Nama Ibu :

Alamat :

Kota :  Kode pos :

No. Telp :  -  No.HP :

Simpan  
Batal  
Tutup

Baru

**Figure 1 CIF Registration**  
Source: PT BPR Barelang Mandiri

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### 1231 - Pembukaan Rekening Deposito

Administrasi | Metode Pembayaran Bunga

Produk Deposito : 21 DEPOSITO BERJANGKA

Nomor Rekening :  Create

CIF Bank :

Alamat :

Nominal Deposito :  0.00

Jangka Waktu : 1 // s/d //  Automatic Roll Over

Suku Bunga : 0.00 + 0.00 = 0.00 %  Suku Bunga Tetap

Pajak : 0.00 % Finalty : 0.00 % Dari : Bunga

Simpan | Batal | Tutup

**Figure 2 Opening a Deposit Account**  
Source: BPR Barelang Mandiri

**Figure 3 Opening a Deposit Account**  
Source: BPR Barelang Mandiri

**Figure 4 Deposit Account Administration**  
Source: BPR Barelang Mandiri

**Parties involved in the Time Deposit process**

The following are the parties involved in opening time deposits at PT BPR Barelang Mandiri KC Tembesi, namely:

- a. Customer

- As a fund holder who will place time deposit funds.
- b. Customer Service  
As a Front liner who serves customers directly, as well as a Back Office that completes the administration of time deposit customers.
- c. teller  
As a recipient of time deposit funds from customers.
- d. Head of Operations  
As the author of all transactions in the Banking Application System and signing the Time Deposit Bilyet.
- e. Branch Manager  
As a signatory to the Deposit Bilyet accompanying the Head of the Operations Section.

## CONCLUSION

Based on the results of the research that the author has done and based on data from observations made directly in the field, it can be concluded that PT BPR Barelang Mandiri KC Tembesi has not issued a Standard Operating Procedure that is in accordance with the application. In addition, it can be concluded that the Standard Operating Procedures that the author has compiled can be used as a reference in the issuance of Standard Operating Procedures in accordance with the Banking Application System to be issued by PT BPR Barelang Mandiri KC Tembesi.

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