



# Corporate Social Responsibility

## Sub Contents

- 439 Governance Structure
- 439 Programs Implemented In 2015
- 443 Care For The Environment
- 444 Danamon Carbon Footprint
- 444 Regional Icon Preservation
- 445 Rapid Disaster Response
- 448 Programs Planned For 2016



## Danamon and its subsidiaries, Adira Finance and Adira Insurance, have a strong commitment to Corporate Social Responsibility (CSR) driven by the value of 'CARING' which is deeply entrenched within Danamon.

### Corporate Social Responsibility

The CSR program of Danamon and its subsidiaries is implemented by Yayasan Danamon Peduli (Danamon Peduli) reflecting Danamon's strong commitment and focus toward social causes. The program implementation mechanism is aligned with corporate resources to ensure compliance with good governance principles and regulations based on the GCG Guidelines for Indonesian Banking 2012.

Danamon and its subsidiaries, Adira Finance and Adira Insurance, have a strong commitment in Corporate Social Responsibility (CSR) driven by the value of 'CARING' which is deeply entrenched. The establishment of Danamon Peduli indicates the commitment of Danamon to implement CSR in an integrated fashion. "A long term view of social investment" is the preferred reference. Since its establishment, Danamon Peduli has been recognized as the leading organization for Wet Market Revitalization by consistently providing support through the Rapid Disaster Response.

Danamon Peduli's vision "We care and enable millions to prosper" is shared with its founder. Danamon Peduli demonstrates the shared vision in every aspect of its programs and operations while keep its stakeholders engaged. The mission of YDP is:

"Become a trusted development partner offering sustainable change to improve quality of life improve the quality of life through alignment and utilization of resources.

### Danamon Peduli's operating platform adopts the following roles:

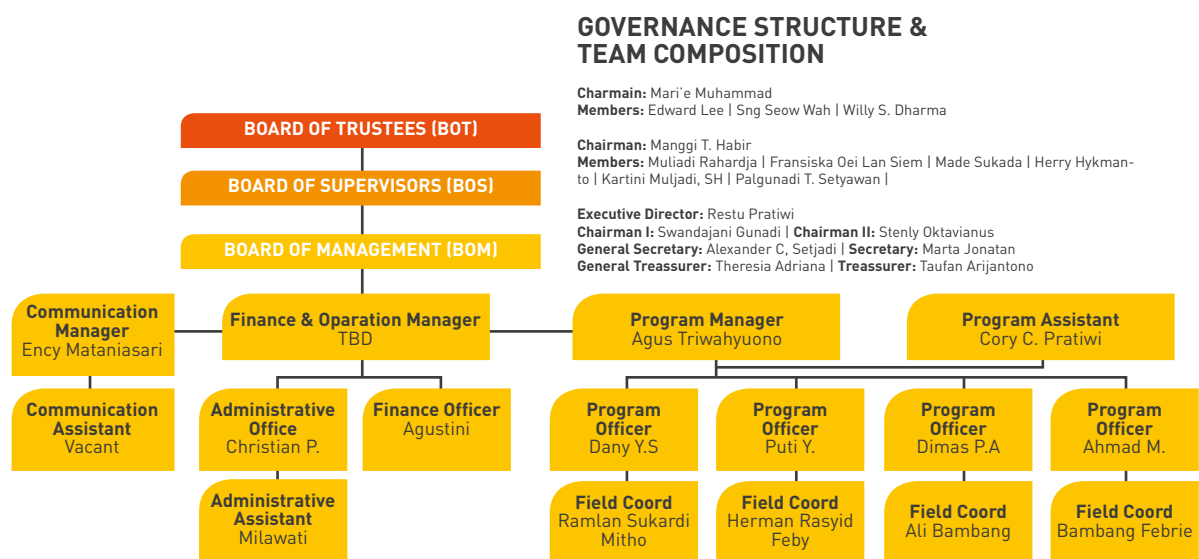
1. Development partner  
In understanding the context of development in the regions in which it operates, Danamon Peduli realizes the need to position itself as a development partner which focuses on the development and implementation of programs that provide a meaningful contribution to the development priorities at the national and/or regional level. Such an approach is not a one-time contribution based on courtesy, but also but also input for development in line with local/regional priorities.
2. Catalyst  
To design and develop programs adaptable by others. This catalytic approach aims to accelerate and expand the benefits to cover the needs cover the needs of various stakeholders
3. Knowledge Hub  
Pioneered the mechanism of exchanging information and consultation by positioning itself as one of the Liaison Learning Resources. Working closely with other partners to foster broader understanding of social investment programs and providing benefits to a wider public which enhances Danamon Peduli credibility.

## Governance Structure

As shown below, the structure of Danamon Peduli is governed by three levels of Boards, Trustees, Supervisory, and Management to ensure accountability reporting. The Chair of the Board also assumes the role of Executive Director, who manages the day to day operation of the Foundation.

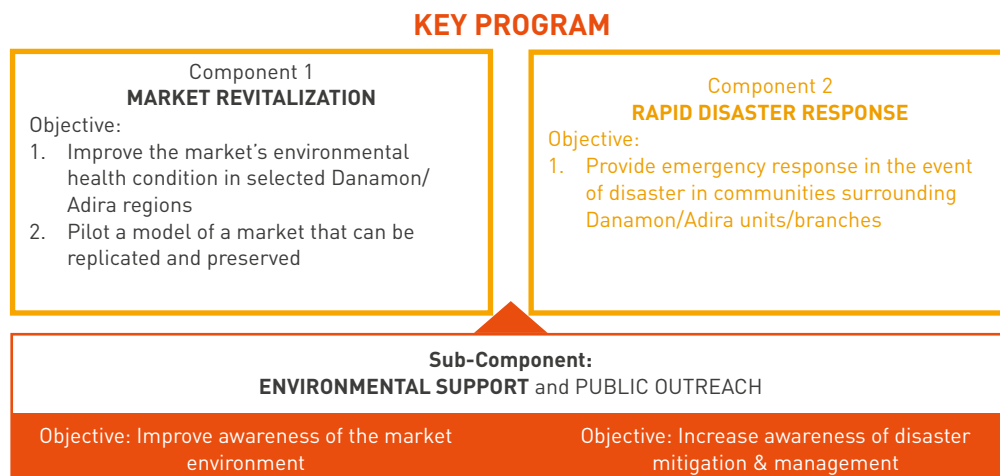
The Board of Management meets monthly with the Supervisory Board to report on the implementation of the program, the budget used, and the implementation of the work plan. The Board of Management also meets with the Board of Trustees at least once a year.

To ensure accuracy and consistency in the use of funds, Danamon Peduli is audited regularly both by internal and external auditor, and audited financial statements are published in the national media.



## Programs Implemented in 2015

The 2015 programs were organized into two streams as illustrated below.



## Component 1 – Market Revitalization (PASAR SEJAHTERA)

### Pasar Sejahtera

The traditional markets, based on Law No.7/2014 has changed its name to the Market which plays an important and pivotal in economic activity in Indonesia has a pivotal role in economic activities in Indonesia.

According to the data from the of Trade, in the year 2012 there were 9,599 traditional markets registered, catering to 60% of people’s basic needs, and is also able to provide jobs to more than 30 million people in Indonesia who make their living as traders.

As a catalyst and a development partner, Danamon Peduli has been actively participating in the market revitalization program since 2010 with the following objectives of:

1. Increasing and improving the environmental health of markets
2. Developing pilot units as a form of support from the private sector that can be applied widely.

The focus of implementing this program are (i) the physical revitalization of the market and (ii) an increase in awareness and behavioral changes of those who engage in activities of the public market, especially amongst the market traders and other market participants.

Since 2010, there have been eleven Pasar Sejahtera pilot markets:

Name of Traditional Market	Location
Pasar Ibhuh	Payakumbuh, West Sumatera
Pasar Sindangkasih	Majalengka, West Java
Pasar Bunder	Sragen, Central Java
Pasar Grogolan	Pekalongan, Central Java
Pasar Semampir-Kraksaan	Probolinggo, East Java
Pasar Baru	Probolinggo, East Java
Pasar Kemuning	Pontianak, West Kalimantan
Pasar Tejoagung	Metro, Lampung
Pasar Lambocca	Bantaeng, South Sulawesi
Pasar Karangwaru	Yogyakarta
Pasar Pandansari	Balikpapan, East Kalimantan.

### Program Components:

1. The Development of Pasar Sejahtera Demonstration Units.
  - Regulation and physical repair of wet units (vegetable, fruit, meat, poultry), referring to the standard of Kemenkes No. 519/2008 and SNI 8152:2015 (Indonesian National Standard Certification)
  - Instillation of Waste Water Disposal units .
  - The provision of multi-purpose wash basins.

### Pasar Tejoagung, Metro Lampung



before (above) – after (below)

No	Name of Traditional Market	Physical Repair
1	Pasar Kemuning-Pontianak, Kalimantan Barat	1. Toilet Repair 2. Gutter Repair
2	Pasar Tedjoagung-Metro, Lampung	1. Separate Garbage Container 2. Wallboard for Newsletter
3	Pasar Ibh-payahkumbuh, Sumatra Barat	Canopy Repair
4	Pasar Bunder-Sragen, Jawa Tengah	Washbasin Repairs
5	Pasar Baru-Probolinggo, Jawa Timur	Separate Garbage Container
6	Pasar Lambocca-Banteng, Sulawesi	Washbasin repairs

## 2. Integrated Planning and Budgeting

- Inter-sectoral Meeting (Department/Agency), tasks and functions in the managing and supervising markets.
- Inter-sectoral SKPD of integrated planning and budgeting.
- The development of an integrated planning mechanism such as the establishment of the Working Group (WG) of the Market.

Location	# Cross-Sector Participants
Pasar Ibh	15
Pasar Tejoagung	20
Pasar Grogolan	20
Pasar Bunder	20
Pasar Baru	15
Pasar Kemuning	10
Pasar Lambocca	60
Total	160

## 3. Campaign and Promotion

- National campaigns aimed at making all stakeholders of the people's market more sympathetic towards their involvement.
- The "Jelajah Pasar Rakyat Nusantara" Campaign & Festival Pasar Rakyat activities.
- A series of local radio talkshows.

## People's Market Festival held in 2015

NO	Name of People's Market	Location	Public Engagement
1	Pasar Tejoagung	Metro, Lampung	500
2	Pasar Lambocca	Bantaeng, South Sulawesi	1000
3	Pasar Rau	Serang, Banten	300
4	Pasar Kembang	Surabaya, East Java	500
5	Pasar Baru	Probolinggo, East Java	2,000
6	Pasar Ngasem	Yogyakarta	2,000
7	Pasar Lama	Tangerang	500
8	Pasar Kebon Kembang	Bogor, West Java	1,000

## Talkshow "Local Radio"

No	Pasar Sejahtera	Frequency
1	Pasar Ibh	9
2	Pasar Grogolan	10
3	Pasar Bunder	9
4	Pasar Baru	3
5	Pasar Kemuning	3
Total		34

## 4. Community-Based Scheme

- Trader cooperatives development.
- Cooperatives basic training.
- Cooperatives business strategic development management training.
- Revolving capital for business development.
- Radio Community development as a facility to deliver information to and from the community.
- Foundation and management formation of the radio community.
- Community radio management training.
- Radio Community management technical assistant.

Location	Participant - Trader Discussion	Participant - Communal Work
Pasar Ibuh	97	40
Pasar Tejoagung	143	53
Pasar Grogolan	164	73
Pasar Bunder	186	489
Pasar Baru	85	46
Pasar Kemuning	150	320
Pasar Lambocca	74	300
Total	899	1321

#### Participants of Cooperative, Eco-Mapping and Radioland Trainings in 2015

No	Prosperous Market	Participant
1	Pasar Ibuh	108
2	Pasar Tejoagung	80
3	Pasar Grogolan	106
4	Pasar Bunder	132
5	Pasar Baru	60
6	Pasar Kemuning	100
7	Pasar Lambocca	27
	Total	613

#### 5. Market community education and communicating about changes in behavior through:

- Focus Group Discussion/FGD
- Communication media
- Mutual aid activities and cleanliness competition
- Care for market environment activity together with volunteers

#### Financial Literacy of People's Market

No	Regency/City	Activity	Number of Participant	
			Planned	Actual
<b>Pojok Bisa Classes</b>				
1	Surabaya	Fest. Pasar Rakyat Kembang	50	39
2	Probolinggo	Fest. Pasar Rakyat Baru	50	40
3	Yogyakarta	Fest. Pasar Rakyat Ngasem	50	40
4	Tangerang	Fest. Pasar Rakyat Lama	50	35
5	Bogor	Fest. Pasar Rakyat Kebon Kembang	50	76
6	Pontianak	Pasar Sejahtera	100	68
7	Probolinggo	Pasar Sejahtera	200	200
8	Yogyakarta	Pasar Sejahtera	100	85
9	Payakumbuh	Pasar Sejahtera	100	100
10	Balikpapan	Pasar Sejahtera	50	43
	Total	Pasar Sejahtera	800	726

In 2015 Danamon Peduli started a national campaign dubbed “Jelajah Pasar Rakyat Nusantara”. The objective was to promote and conserve people’s markets whose existence kept dropping significantly in number over the past seven years. The market festival stressed the importance of the market as a public area that is creative, educational and cultural.

Various programs included micro and small business bazaars, creative competitions, and financial literacy workshop and talk shows. In 2015, the campaign focused on Javalnsland, while in 2016 onwards the coverage is expected to expand to Sumatera, and Kalimantan.



## CARE FOR THE ENVIRONMENT

Human life can not be separated from the natural environment. Therefore, Danamon Peduli needs to do something in order to sustain life in the future. Danamon Peduli has actively participated towards environmental health to sustain human life in the future.

Activity Environmental Care is one of the important components in Pasar Sejahtera Program, where Danamon Peduli manages and mobilizes all available resources of Bank that exist throughout Bank Danamon and Adira to carry out carry out environmental health activities in environmental health, particularly in the public market and surrounding areas. The activities include reforestation, making holes biopori, manufacture of clean water, repair of public facilities that exist in the markets and provide assistance in the form of cleaning tools. Meanwhile, in Jakarta the 3R Movement, Reduce, Recycle and Reuse of paper waste generated from operations still continues. The paper waste is processed and re-used to be marketing collateral from companies such as paper bags or the cover of the company’s annual report & sustainability report.

In 2015, Danamon Peduli Peduli invested Rp. 2.5 billion for Environmental Care throughout Indonesia. In practice, this program involved 2,134 Danamon and Adira branches and 3,612 employees as volunteers.

**Old Scheme (2012-2014)**

1. The period of implementation is limited
2. No focus on the market

**Learning Outcomes**

1. Implementation accumulates at the end of the period
2. Less attention on sustainability
3. Short-term partnership

**New Scheme (2015-Present)**

1. activity period throughout the year.
2. Directs activities to market
3. Long-term Partnership

**PARTNERS**

1. The Ministry of Public Works
2. Green City Development Program (P2KH)
3. Green Community

**Danamon Carbon Footprint**

Activities	Item	2014		2015	
		Amount	CO2 Reduction (gram/Year)	Amount	CO2 Reduction (gram/Year)
Tree Planting	Tree	20.583	15.220.509.057	2.636	1.845.200.000
Integrated Waste Management Facilities: Organic Waste	Gram	111.346	41.754.750	247.643	92.866.125
Waste Bank Facilities: Paper Waste	Kilogram	7023.5	364.419.314	10.167	774.601.826
Office Non-Organic Waste Management: Paper Waste and R4R Event	Kilogram	553	28692800	3.120	161.883.428,57
<b>TOTAL CO2 Emission Reduction</b>			<b>15,656,674,064</b>		<b>3,146,001,671</b>

**REGIONAL ICON PRESERVATION**

Regional Icon Preservation (PIR) is one of CSR programs from Danamon Peduli consisting of three components, environmental conservation, community empowerment, and maintenance & promotion of local culture. The program is participatory and encourages is participatory by encouraging of all related stakeholders to be aware of existing problems. Through partnership and vigorous communication with various stakeholders, the expectation is that each party can help solve the problem independently. The continuity of the program will be the responsibility of the government and the local communities.

Started in 2012 the Regional Icon Preservation (PIR ) program was implemented in Marunda, North Jakarta, in cooperation with the provincial Government of North Jakarta Components included as ; improving the health of the environment through greening, mutual cooperation, repairing public facilities, and helping with cleanliness, preservation of local culture and the promotion of tourism by training local art (pencak



silat, marawis) and procurement of equipment, repair and/or improvement of facilities supporting cultural heritage, providing support to community-based tourism and heighten cooperation to introduce tourism and cultural events; community empowerment through economic and social discussions in the form of a monthly discussion group, the formation of business and management skills training and the granting of venture capital funds and cooperatives schemes and a revolving fund.

The icons Regional Conservation program implementation in Kampung Marunda wound up in in December 2015, with the following achievements:

- Improvements to communications and the multi-purpose hall, Posyandu building, playground and taklim assembly room. Until recently the third facility is still being used and cared for by local residents. According to reports, special Posyandu activities were conducted once a month and in the same place there is also an activities of providing a highly nutritious food for the elderly.
- Economic empowerment activities conducted was the establishment of savings and credit cooperatives (koperasi simpan pinjam). The number of members is 50 person and assets of Rp80,000,000, - Currently the cooperative also received a grant of Rp50,000,000, - from Program Sejuta Berdaya Al-Azhar Peduli Umat used as a revolving loan.
- On the community development side, until the end of 2015 Danamon Peduli had established the Padepokan Pencak Silat Kandeka Lima and the Dance Group. Both groups regularly showcase their skills in the House of Si Pitung to give an entertainment for the tourists. More over the group also sells the creations of local youth group such as t-shirts, key chains of Si Pitung, etc.

## RAPID DISASTER RESPONSE

Indonesia, according to the Center for Information and Public Relations of the National Agency for Disaster Management, ranked highest for the danger of tsunamis, landslides, and volcanoes. Indonesia also ranked third for the threat of earthquakes and sixth for flooding.

can have an adverse impac on the economic, social, and environmental sectors. Natural disasters and disasters caused by human negligence can occur at any time and always afflict members of the local community.

Through the Disaster Quick Response (Cepat Tanggap Bencana), Danamon Peduli mobilizes Danamon and Adira employees thus becoming one of one of the First Private Institution to effectively respond to disasters that occur. Supported by an extensive network of over 2,500 branches and more than 60,000 employees throughout Indonesia, assistance can be quickly dispersed to the affected area. Moreover, Danamon Peduli continually strives to improve the ability of volunteers to provide assistance in accordance with the disaster and held a variety of training related to disaster mitigation.

Throughout 2015, around 1,117 employees of Danamon and Adira volunteered to participate in the Rapid Disaster Response program.

In addition handling things internally, Danamon we also collaborates with relevant institutions, such as the Indonesian Red Cross, Badan Nasional Penanggulangan Bencana (BNPB), and Aksi Cepat Tanggap (ACT). In 2015, total aid distributed through Danamon Peduli reached Rp383,509,527 which is exclude the resources of volunteers involved. Danamon volunteers have been mobilized for 38 disaster occurrences, including flooding, smoke and fire disasters in markets. In Around 38,302 persons benefited from Danamon's activities in 2015.

Type of disaster	Occurrence Throughout 2015	Amount of assistance (Rp.)
Fire	10	Rp165,999,498
Floods	0	0
Volcanic Eruption	0	0
Tsunami/Landslide	1	Rp29,998,250
Bush Fire	31	Rp125,015,000
TOTAL	42	Rp321,012,748

### Rapid Disaster Response Target:

#### 1. External

- Responding to disasters around Danamon/Adira branch through mobilization of internal volunteers.
- Internal volunteers response to big scale disasters that are beyond the Danamon/Adira branch coverage by partnering with third parties (PMI, ACT, BPBD, etc.)
- Teaming up with the National Disaster Mitigation Agency and the Regional Disaster Mitigation Agency in form of people's market fire disaster mitigation training.

#### 2. Internal

- Increase active participation from all units of Danamon and Adira throughout the country;
- Enhance employees involvement as volunteers in the Disaster Quick Response program.

### Fund Disbursement | Period January-November 2015

Type Of Disaster							
No	Region	Fire	Flood	Fog	Landslide	# Volunteer	#Donatee
1	Region I	1	0	0	0	3	1.000
2	Region II	0	0	0	0	0	0
3	Region III	1	0	0	0	15	5.000
4	Region IV	1	0	0	1	20	700
5	Region V	4	0	14	0	1009	25.402
6	Region VI	1	0	14	0	388	4.200
7	Region VII	1	0	0	0	43	700
	Total	9	0	28	1	1478	26.850

### Disaster Mitigation and Fire Training | Period November 2015

No	Region	#Participant	Number Of Fire Extinguisher
1	Pasar Ibhuh	80	12
2	Pasar Tejoagung	50	8
3	Pasar Grogolan	50	12
4	Pasar Bunder	60	12
5	Pasar Baru	-	-
6	Pasar Kemuning	50	8
7	Pasar Lambocca	-	-
	<b>TOTAL</b>	<b>290</b>	<b>52</b>



Fire Disaster Mitigation Training

No	Cost Breakdown	Total Expenses 2015
1	Total Pasar Sejahtera	7,617,632,344
2	Total Rapid Disaster Response	383,509,527
3	Total Opex	4,303,690,876
	Grand Total	12,304,832,747

Danamon engages in educational activities. The objective is to enhance consumer or general public financial literacy.

As of the 4th quarter of 2015, the Bank had educated up to 41,303 persons. They include: MSME entrepreneurs, housewives, students, civil servants, and cooperative staff. Total costs expended came to Rp1,204,225,020.

Danamon's 2015 educational activities were as follows:

The Financial Market organized by the Financial Services Authority in Solo, Banda Aceh, Makassar, Surabaya, and Medan. The target market was the to low income population. Additionally, the target includes those without access to the products of financial services.

Organized Pojok BISA in public markets of 9 regencies/cities. Participants comprised merchants from 19 community markets scattered throughout East Java, Yogyakarta, Central Java, West Java, West Kalimantan, West Sumatra, and East Kalimantan.

The intended targets of these educational activities are MSME businesses and housewives. Pojok Bisa is an educational corner for financial management for businesses at the community market.

The Bank provides a total of 150 books on the introduction of the Services Authority and Financial Institutions. 15 Junior High Schools and 15 Senior High Schools in the cities where Pojok Bisa is organized have received these books. Pojok Bisa is made possible by the collaboration between Yayasan Danamon Peduli and Local Governments.

Organized educational activities on the benefits of investment in the stock market and the risks involved. Target audiences were business societies and professionals in collaboration with the Stock Exchange and Fund Managers in Surabaya.

Organized "Meet and Greet" sessions with MSME entrepreneurs, retailers, housewives, and market communities in Pekanbaru.

Organized Pasar Sejahtera (Prosperity Market) in Probolinggo, Yogyakarta, Tangerang, Sragen, Payakumbuh, Balikpapan, and Pontianak. These activities provided basic banking education for small businesses in the market.

Through Yayasan Danamon Peduli, the Bank organized training for cooperative managements in Central Java, Lampung, East Java, and South Sulawesi. The objective was to cut off the loansharkners' lifecycle and improve the prosperity of small businesses in the market.

Organized an “Expo Perbankan Syariah iB Vaganza” and “iB Blusukan” in Jakarta, Bogor, and Batam.



Literasi keuangan Pojok BISA



Bantuan alat-alat kebersihan pasar

### Programs Planned for 2016

In 2016 the Danamon Peduli CSR Program will continue to focus on People’s Market revitalization, Rapid Disaster Response and integrating two components where market revitalization will include elements, such as disaster prevention, mitigation, management and training that are all directed toward building disaster resilient markets. Furthermore, in 2016 Danamon Peduli plans to:

1. Facilitate development of the-people-market model based on Indonesia’s National Standard (SNI).
2. Continue to promote the people’s market through “Jelajah Pasar Nusantara” and “Festival Pasar Rakyat” campaigns in order to raise awareness of society.
3. Prepare steps on disaster mitigation, especially for forest and market fire disasters.

**Data Training New Agent 2015**

No	Training - New Agent Banking	Date	Location	Participant	Number of Participants	Duration (day)	Total Hour
1	New Agent Banking Training	9-Feb-15	Lt 4	Inbound service + new agent banking	11	10	80
2	New Agent Banking Training	10-Mar-15	Lt 2	Inbound Service + QA	4	10	80
3	New Agent Banking Training	08-Apr-15	Lt 2	new agent banking + QA	3	10	80
4	New Agent Banking Training	04-May-15	lt 2	new agent banking + QA	4	10	80
5	New Agent Banking Training	09-Jul-15	Lt 2	Inbound Service	4	10	80
6	New Agent Banking Training	09-Sep-15	Lt 2	Inbound Service	4	10	80
7	New Agent Banking Training	16-Nov-15	Lt 4	Inbound service + Corro	3	10	80
8	New Agent Banking Training	11-Dec-15	Lt 4	inbound service	5	10	80
<b>TOTAL</b>					<b>38</b>		<b>640</b>

**Data Training New Agent - Card**

No	Training - New Agent Banking	Date	Location	Participant	Number of Participants	Duration (day)	Total Hour
1	New Agent Card Training	2-Jan-15	Lt 2	New Agent	7	15	120
2	New Agent Card Training	09-Jan-15	Lt 2	Inbound Service	9	5	40
3	New Agent Card Training	05-Feb-15	Lt 2	Inbound Service, New Agent	4	15	120
4	New Agent Card Training	23-Mar-15	Lt 2	New Agent	1	15	120
5	New Agent Card Training	01-Apr-15	Lt 2	Inbound Service	4	5	40
6	New Agent Card Training	10-Apr-15	Lt 2	New Agent	1	15	120
7	New Agent Card Training	08-May-15	Lt 2	New Agent	3	15	120
8	New Agent Card Training	05-Jun-15	Lt 2	Inbound Service	8	5	40
9	New Agent Card Training	28-Jul-15	Lt 2	New Agent	4	15	120
10	New Agent Card Training	07-Aug-15	Lt 2	Inbound Service	9	5	40
11	New Agent Card Training	21-Sep-15	Lt 2	Inbound Service, New Agent	9	15	120
12	New Agent Card Training	06-Oct-15	Lt 2	New Agent	3	15	120
13	New Agent Card Training	16-Nov-15	Lt 2	Inbound Service, New Agent	13	15	120
14	New Agent Card Training	04-Dec-15	Lt 2	New Agent	1	15	120
<b>TOTAL</b>					<b>76</b>		<b>1360</b>

**Data Training - Hard Skill**

No	Data Training - Hard Skill Banking	Date	Location	Participant	Number of Participants	Duration (day)	Total Hour
1	Proses Dana Instant	8-Jan-15	Lt 4	Agent Banking	1	1	3
2	Asuransi kredit Dana Instant	8-Jan-15	Lt 2	Agent Banking	10	1	2
3	Asuransi kredit Dana Instant	9-Jan-15	LT 3	Agent Banking	6	1	2
4	KPI 2015	02-Feb-15	Lt 2	Agent Banking	3	1	2

**Data Training - Hard Skill**

No	Data Training - Hard Skill Banking	Tanggal	Lokasi	Peserta	Jumlah Peserta	Durasi (hari)	Jumlah Jam
5	Tabungan Umroh	17-Feb-15	Lt 4	Agent Banking	19	1	2
6	SUKUK SR 007	20-Feb-15	Lt 2	Agent Banking	13	1	2
7	Promo Dmobile-Alfamart	25-Feb-15	Lt 2	Agent Banking	25	1	1
8	Card Acquisition	26-Feb-15	Lt 2	Agent Banking	21	1	1
9	Proteksi Prima Harapan	04-Mar-15	Lt 2	Agent Banking	21	1	3
10	DL Top Up 5	9-Mar-15	Lt 2	Agent Banking	18	1	2
11	Unsecured Loans System	20-Mar-15	Lt 2	Agent Banking	1	1	3
12	Unsecured Loans System	31-Mar-15	Lt 2	Agent Banking	2	1	3
13	Danamon Digital Form	08-Apr-15	Lt 2	Agent Banking	19	1	2
14	ATM Financial Complaint	09-Apr-15	Lt 2	Agent Banking	4	1	2
15	BI Checking & Debit Card Dispute	10-Apr-15	Lt 2	Agent Banking	4	1	2
16	Unsecured Loans Repayment	10-Apr-15	Lt 2	Agent Banking	1	1	3
17	Payment Complaint	13-Apr-15	Lt 2	Agent Banking	4	1	3
18	Unsecured Loans System & Repayment	28-May-15	Lt 2	Agent Banking	2	1	3
19	E Channel(MRI preparation)	02-Jun-15	Lt 2	Agent Banking	2	1	2
20	Unsecured Loans	04-Jun-15	Lt 2	Agent Banking	4	1	2
21	ATM & BI Checking Complaint	05-Jun-15	Lt 2	Agent Banking	4	1	2
22	Debit Card Dispute	09-Jun-15	Lt 2	Agent Banking	3	1	2
23	Payment Complaint	12-Jun-15	Lt 2	Agent Banking	3	1	3
24	Unsecured Loans System & Repayment	16-Jun-15	Lt 2	Agent Banking	5	1	3
25	Unsecured Loans Process	19-Jun-15	Lt 4	Agent Banking	2	1	3
26	E Channel (MRI preparation)	06-Jul-15	Lt 2	Agent Banking	2	1	2
27	E Channel (MRI preparation)	07-Jul-15	Lt 2	Agent Banking	2	1	2
28	Shophouse Credit	29-Jul-15	Lt 2	Agent Banking	16	1	2
29	Savings Product Change	06-Agt-15	Lt 2	Agent Banking	20	1	2
30	Primajaga Advance Payment	28-Agt-15	Lt 2	Agent Banking	23	1	2
31	New Process of Unsecured Loans	31-Agt-15	Lt 2	Agent Banking	5	1	2
32	New Process of Unsecured Loans	01-Sep-15	Lt 2	Agent Banking	4	1	2
33	Danamon Adira	04-Sep-15	Lt 2	Agent Banking	11	1	2
34	ATM & BI Checking Complaint	07-Sep-15	Lt 2	Agent Banking	2	1	2
35	ATM Complaint	8-Sep-15	Lt 2	Agent Banking	2	1	2
36	Unsecured Loans Process	14-Sep-15	Lt 4	Agent Banking	3	1	2
37	Cross Sell Savings to CC Base	16-Sep-15	Lt 2	Agent Banking	17	1	1
38	Trade Finance	29-Sep-15	Lt 4	Agent Banking	20	1	3
39	E channel Fraud Complaint	06-Okt-15	Lt 2	Agent Banking	2	1	2
40	Promo ATM BDI- BERSAMA	7-Oct-15	Lt 2	Agent Banking	20	1	2
41	Bid n Win @ PIM	08-Okt-15	Lt 2	Agent Banking	23	1	1
42	Bid n Win @ PIM	08-Okt-15	Lt 2	Agent Banking	8	1	1
43	Handling Complaint	15-Okt-15	Lt 4	Agent Banking	3	1	3
44	Proteksi Prima Amanah	29-Okt-15	Lt 2	Agent Banking	20	1	3
45	Mortgage Services	03-Nov-15	Lt 2	Agent Banking	3	1	3

**Data Training Soft Skill**

No	Training - Hard Skill Banking	Date	Location	Participant	Number of Participants	Duration (day)	Total Hour
1	Greeting, Closing & Verification - series	Mar - 2015	Lt 4	Agent Card + Banking	45		18
2	Listening & Problem Handling - series	May - Jun - 2015	Lt 4	Agent Card + Banking	60		20
3	KPI For Call Center HD	26-Nov-15	Lt 2	Agent Card + Banking	20	1	8
4	Mind Mapping	2-Dec-15	Lt 2	Agent Card + Banking	23	1	8
<b>TOTAL</b>					<b>148</b>		<b>54</b>

**Data Training New Agent 2015**

No	Training - New Agent Banking	Date	Location	Participant	Number of Participants	Duration (day)	Total Hour
1	New Agent Banking Training	9-Feb-15	Lt 4	Inbound service + new agent banking	11	10	80
2	New Agent Banking Training	10-Mar-15	Lt 2	Inbound Service + QA	4	10	80
3	New Agent Banking Training	08-Apr-15	Lt 2	new agent banking + QA	3	10	80
4	New Agent Banking Training	04-Mei-15	lt 2	new agent banking + QA	4	10	80
5	New Agent Banking Training	09-Jul-15	Lt 2	Inbound Service	4	10	80
6	New Agent Banking Training	09-Sep-15	Lt 2	Inbound Service	4	10	80
7	New Agent Banking Training	16-Nov-15	Lt 4	Inboud service + Corro	3	10	80
8	New Agent Banking Training	11-Des-15	Lt 4	inbound service	5	10	80
<b>TOTAL</b>					<b>38</b>		<b>640</b>

**CSR Budget 2015**

No	Training - Hard Skill Banking	Tanggal	Lokasi	Peserta	Jumlah Peserta	Durasi (hari)	Jumlah Jam
1	Greeting, Closing & Verification - series	Mar	Lt 4	Agent Card + Banking	45		18
2	Listening & Problem Handling - series	May - Jun	Lt 4	Agent Card + Banking	60		20
3	KPI For Call Center HD	26-Nov-15	Lt 2	Agent Card + Banking	20	1	8
4	Mind Mapping	2-Dec-15	Lt 2	Agent Card + Banking	23	1	8
<b>TOTAL</b>					<b>148</b>		<b>54</b>