

ABSTRACT

Banking business includes three activities, namely collecting funds, distributing funds, and providing other bank services. The activity of collecting and distributing funds is the main activity of the bank, while providing other services is only a supporting activity. Activities to raise funds in the form of collecting funds from the public in the form of demand deposits, savings, and time deposits. The purpose of this report is to find out the procedures used in opening and disbursing these deposits. The results of the report show that the procedure for opening a deposit begins with completing an account opening application form along with identification, while deposit disbursement is the process of closing a customer's deposit account according to its maturity. Documents used in the procedure for opening a deposit are identification, savings book, account opening application form, deposit slip, withdrawal slip and blank deposit slip. When withdrawing the depositor's deposit using the original deposit slip, deposit slip and withdrawal slip. The departments involved in the procedures for opening and disbursing deposits are *Customer Service*, *Tellers*, and *Operational Branch Representatives*.

Keywords: Procedures for Opening Deposits, Deposits