



TRANSKRIP AKADEMIK

No : 5641/TR/SM/IKPIA/XI/2020

NIM : 1812070127
Nama : Firda Aisyah Pratiwi
Tempat,Tgl Lahir : Bekasi, 12 Mei 1997

Program Pendidikan : Strata Satu (S1)
Program Studi : Manajemen
Tanggal Yudisium : 25 November 2020

No	Kode	Mata Kuliah	Kredit	Nilai	No	Kode	Mata Kuliah	Kredit	Nilai
1	MPK1011	PENDIDIKAN PANCASILA DAN KEWARGANEGARAAN (UPM)	2	* A	28	EKM4170	KEWIRAUSAHAAN (ENTREPRENEURSHIP)	2	A
2	MPK1021	PENDIDIKAN AGAMA ISLAM	2	A-	29	EKA4221	AKUNTANSI PERBANKAN	3	A-
3	EKM1040	TATA KELOLA PERUSAHAAN	2	A-	30	EKM5120	MANAJEMEN JASA BANK	2	A
4	EKF2010	PENGANTAR ILMU EKONOMI	3	B	31	EKM6031	MANAJEMEN AKTIVA DAN PASIVA BANK NON DEvisa	3	B+
5	EKM2030	MATEMATIKA EKONOMI	3	A	32	EKM7030	PEMASARAN INTERNASIONAL	3	B
6	EKF2030	PEREKONOMIAN INDONESIA	2	B+	33	EKM7036	KOMUNIKASI PEMASARAN	3	B
7	EKM2031	MATEMATIKA BISNIS	3	A-	34	EKM2042	PENGANTAR AKUNTANSI II	3	A
8	EKA2041	PENGANTAR AKUNTANSI I	3	B	35	EKM2070	BANK DAN LEMBAGA KEUANGAN LAINNYA	3	A-
9	EKM2050	PENGANTAR MANAJEMEN (UPM)	3	* A	36	EKM3010	TEORI EKONOMI MIKRO (UPM)	3	* A
10	MKK3011	BAHASA INDONESIA UNTUK PENULISAN ILMIAH	2	B	37	EKM4131	PENGANGGARAN PERUSAHAAN	2	B+
11	MKK3021	BAHASA INGGRIS UNTUK EKONOMI	2	A	38	EKM3022	TEORI EKONOMI MAKRO	3	A
12	MKK3022	BAHASA INGGRIS UNTUK BISNIS	2	A	39	EKM4021	MANAJEMEN SUMBER DAYA MANUSIA II (UPM)	3	* A-
13	MKK3023	BAHASA INGGRIS UNTUK TUJUAN PROFESI (LAB. BAHASA INGGRIS)	2	A	40	EKM4031	PERENCANAAN DAN PENGENDALIAN PEMASARAN (UPM)	3	* B-
14	EKM3040	PENGANTAR BISNIS	2	A	41	EKF4102	MANAJEMEN KEUANGAN II DAN LABORATORIUM (UPM)	3	* A
15	MKK3041	STATISTIK DESKRIPTIF	3	B+	42	MKK3042	STATISTIK INFERENSIAL DAN LAB. (UPM)	3	* B-
16	EKM3061	EKONOMI PEMBANGUNAN	2	B+	43	EKM3110	EKONOMI MONETER	3	B+
17	EKM3091	ASPEK HUKUM DALAM BISNIS	2	A-	44	EKM4040	MANAJEMEN OPERASIONAL	3	A-
18	EKM3100	EKONOMI INTERNASIONAL (UPM)	3	* A	45	EKM6032	MANAJEMEN AKTIVA DAN PASIVA BANK DEvisa	3	A
19	EKM4020	MANAJEMEN SUMBER DAYA MANUSIA I	2	B+	46	EKM3050	METODE PENELITIAN BISNIS	3	B
20	EKA4030	AKUNTANSI BIAYA (UPM)	3	* B	47	EKM4080	STUDI KELAYAKAN BISNIS (BUSINESS PLAN)	3	B
21	EKM4030	DASAR-DASAR PEMASARAN	2	A	48	EKF4150	SISTEM INFORMASI MANAJEMEN	3	A-
22	EKM4032	MANAJEMEN PRODUK DAN HARGA	3	B	49	EKM4180	MANAJEMEN STRATEGIK (UPM)	3	* B
23	EKM4051	TEORI DAN PERILAKU ORGANISASI	3	A-	50	EKM7033	SEMINAR DAN RISET MANAJEMEN PEMASARAN	3	A-
24	EKM4090	EKONOMI MANAJERIAL	3	B+	51	EKM7035	PEMASARAN JASA	3	A-
25	EKF4101	MANAJEMEN KEUANGAN I	3	A	52	EKM7037	PERILAKU KONSUMEN	3	A-
26	EKM4111	PRAKTIKUM BANK MINI (LABORATORIUM)	3	A	53	EKM8010	SKRIPSI	6	A
27	EKM4120	AKUNTANSI MANAJEMEN	3	B+					

Sistem Penilaian : A = 90 - 100 B+ = 75 - 79,99 C+ = 60 - 64,99 D = 45 - 49,99
A- = 80 - 89,99 B = 70 - 74,99 C = 55 - 59,99 E = 0 - 44,99
B- = 65 - 69,99 C- = 50 - 54,99

(*): Mata Kuliah Inti/Ujian Pengawasan Mutu (UPM)
Jumlah Kredit Diperoleh : 146 sks
Indeks Prestasi Kumulatif : 3,58
IPK Terbilang : Tiga koma lima delapan
Predikat Kelulusan : Pujian

Rektor,

Prof. Dr. Ir. Hermanto Siregar, M.Ec.

IPK : 2.76 - 3.00 = Memuaskan
3.01 - 3.50 = Sangat Memuaskan
3.51 - 4.00 = Pujian



Jakarta, 22 Februari 2021
Dekan Fakultas Ekonomi dan Bisnis,

Dr. Hedwigis Esti Riwayat, S.E., M.E.



ACADEMIC TRANSCRIPT

No : 564/TR/SM/IKPIA/XI/2020

Registration Number : 1812070127
Name : Firda Aisyah Pratiwi
Place and Date of Birth : Bekasi, May 12, 1997

Education Program : Bachelor Degree
Study Program : Management
Date of Graduation : November 25, 2020

No	Kode	Mata Kuliah	Kredit	Nilai	No	Kode	Mata Kuliah	Kredit	Nilai
1	MPK1011	PANCASILA AND CITIZENSHIP EDUCATION (UPM)	2	A	29	EKA4221	BANKING ACCOUNTING	3	A-
2	MPK1021	ISLAMIC EDUCATION	2	A-	30	EKM5120	BANKING SERVICE MANAGEMENT	2	A
3	EKM1040	CORPORATE GOVERNANCE	2	A-	31	EKM6031	ASSETS & LIABILITIES MANAGEMENT FOR NON-DEvisa BANKS	3	B+
4	EKF2010	INTRODUCTION TO ECONOMICS	3	B	32	EKM7030	INTERNATIONAL MARKETING	3	B
5	EKM2030	MATHEMATICS FOR ECONOMICS	3	A	33	EKM7036	PERSONAL SELLING	3	B
6	EKF2030	INDONESIA ECONOMY	2	B+	34	EKM2042	INTRODUCTION TO ACCOUNTING II	3	A
7	EKM2031	MATHEMATICS FOR BUSINESS	3	A-	35	EKM2070	BANKS AND OTHER FINANCIAL INSTITUTIONS	3	A-
8	EKA2041	INTRODUCTION TO ACCOUNTING I	3	B	36	EKM3010	THEORY OF MICROECONOMICS (UPM)	3	A
9	EKM2050	INTRODUCTION TO MANAGEMENT (UPM)	3	A	37	EKM4131	CORPORATE BUDGETING	2	B+
10	MKK3011	INDONESIAN FOR SCIENTIFIC WRITING	2	B	38	EKM3022	THEORY OF MACROECONOMICS	3	A
11	MKK3021	ENGLISH FOR ECONOMICS	2	A	39	EKM4021	HUMAN RESOURCE MANAGEMENT II (UPM)	3	A-
12	MKK3022	ENGLISH FOR BUSINESS	2	A	40	EKM4031	MARKETING PLANNING & CONTROL (UPM)	3	B-
13	MKK3023	ENGLISH FOR PROFESSIONAL PURPOSES	2	A	41	EKF4102	FINANCIAL MANAGEMENT II (UPM)	3	A
14	EKM3040	INTRODUCTION TO BUSINESS	2	A	42	MKK3042	INFERENTIAL STATISTICS & LAB (UPM)	3	B+
15	MKK3041	DESCRIPTIVE STATISTICS	3	B+	43	EKM3110	MONETARY ECONOMICS	3	B+
16	EKM3061	DEVELOPING ECONOMICS	2	B+	44	EKM4040	OPERATIONAL MANAGEMENT	3	A-
17	EKM3091	LAW ASPECTS IN BUSINESS	2	A-	45	EKM6032	BANKS ASSETS AND LIABILITIES MANAGEMENT OF FOREIGN EXCHANGE	3	A
18	EKM3100	INTERNATIONAL ECONOMICS (UPM)	3	A	46	EKM3050	BUSINESS RESEARCH METHODS	3	B
19	EKM4020	HUMAN RESOURCE MANAGEMENT I	2	B+	47	EKM4080	BUSINESS FEASIBILITY STUDY	3	B
20	EKA4030	COST ACCOUNTING (UPM)	3	B	48	EKF4150	MANAGEMENT INFORMATION SYSTEM	3	A-
21	EKM4030	FUNDAMENTALS OF MARKETING	2	A	49	EKM4180	STRATEGIC MANAGEMENT	3	B
22	EKM4032	PRODUCTS MANAGEMENT AND PRICING	3	B	50	EKM7033	MARKETING MANAGEMENT SEMINAR & RESEARCH	3	A-
23	EKM4061	ORGANIZATIONAL BEHAVIOR	3	A-	51	EKM7035	MARKETING SERVICES	3	A-
24	EKM4090	MANAGERIAL ECONOMICS	3	B+	52	EKM7037	CONSUMER BEHAVIOUR	3	A-
25	EKF4101	FINANCIAL MANAGEMENT I	3	A	53	EKM8010	THESIS	6	A
26	EKM4111	PRACTICED OF MINI BANK	3	A					
27	EKM4120	MANAGEMENT ACCOUNTING	3	B+					
28	EKM4170	ENTREPRENEURSHIP	2	A					

Grading System : A = 90 - 100 B+ = 75 - 79,99 C+ = 60 - 64,99 D = 45 - 49,99
A- = 80 - 89,99 B = 70 - 74,99 C = 55 - 59,99 E = 0 - 44,99
B- = 65 - 69,99 C- = 50 - 54,99

Number of Credit : 146
Grade Point Average (GPA): 3.58
Three point five eight
Predicate : Cum Laude

Rector,

Jakarta, February 22, 2021
Dean of Economic and Business Faculty,

Stamped and Signed by

Stamped and Signed by

Prof. Dr. Ir. Hermanto Siregar, M.Ec.

Dr. Hedwigis Esti Riwayatli, S.E., M.E.

GPA : 2.75 - 3.00 = Satisfactory
3.01 - 3.50 = Outstanding
3.51 - 4.00 = Cum Laude

Nama (Name) : Firda Aisyah Pratiwi
 N.P.M. (Student Number) : 1506713691
 Tempat Lahir (Place of Birth) : Bekasi
 Tanggal Lahir (Date of Birth) : 12-05-1997
 Program (Program) : Diploma 3 (Diploma 3)
 Fakultas (Faculty) : Pendidikan Vokasi (Vocational Education)
 Program Studi (Major) : Administrasi Keuangan dan Perbankan (Finance and Banking Program)

Kode (Code)	Mata Kuliah (Course Title)	K (C)	N (G)
Semester 2015/2016 - 1			
VOKP500101	Asas-Asas Manajemen (Principles of Management)	3	A
VOKP500102	Pengantar Ilmu Administrasi (Introduction to Administrative Science)	3	A-
VOKP500103	Pengantar Akuntansi I (Accounting Principles I)	3	B
VOKP500104	Sistem Perbankan Indonesia (Indonesian Banking System)	2	B+
VOKP500105	Lab. Pengantar Akuntansi I (Laboratory for Introduction to Account I)	2	C
VOKP500106	Pengantar Statistik (Introduction to Statistics)	3	B+
VOKP500107	Pengantar Ilmu Ekonomi (Mikro) (Introduction to Microeconomics)	3	B
VOWV500001	Agama Islam (Islamic Religious Instruction)	2	A-
VOWV51001	Bahasa Inggris (English)	3	A
Semester 2015/2016 - 2			
VOKP500208	Pengantar Ilmu Hukum/PTHI (Introduction to Law)	3	B+
VOKP500209	Lab. Pengantar Akuntansi II (Laboratory for Introduction to Account. II)	2	B+
VOKP500210	Pengantar Bisnis (Introduction to Business)	3	A
VOKP500212	Konsumer, Komersial dan Treasury Bank (Consumer, Comm & Treasury Banking)	2	B+
VOKP500213	Pengantar Akuntansi II (Introduction to Accounting II)	3	B
VOKP500214	Matematika Bisnis (Business Mathematics)	3	A-
VOKP500215	Pasar dan Lembaga Keuangan (Market and Financial Institutions)	2	A-
VOKP510211	Bahasa Inggris untuk Perbankan (English for Bank)	3	A
VOWV500007	Pancasila (Indonesian State Ideology)	2	A
Semester 2016/2017 - 1			
VOKP500316	Pengantar Perpajakan (Introduction to Taxation)	3	B+
VOKP500317	Sistem Operasi Bank (Banking Operation System)	2	A-
VOKP500318	Aspek Hukum dalam Keuangan dan Perbankan (Legal Aspects in Financial and Banking)	3	A-
VOKP500319	Metode Kuantitatif Bisnis (Business Quantitative Method)	2	B
VOKP500320	Pengantar Manajemen Keuangan (Introduction to Financial Management)	2	A-
VOKP500321	Adm. Pengelolaan Dana Bank (Banking Fund Management)	3	A
VOKP500322	Manajemen Risiko & Tata Kelola Perusahaan (Risk Manag. & Good Corporate Governance)	3	A-
Semester 2016/2017 - 2			
VOKP500423	Akuntansi Bank (Accounting for Banking)	3	A-
VOKP500424	Lab. Akuntansi Bank (Bank Accounting Laboratory)	2	B
VOKP500425	Manajemen Keuangan (Financial Management)	3	A
VOKP500426	Akuntansi Keuangan (Financial Accounting)	3	B+
VOKP500427	Analisis dan Pengelolaan Kredit I (Analysis and Management of Credit I)	3	A
VOKP500428	Prosedur Operasional Bank (Banking Operational Procedure)	3	A
VOKP500429	Aplikasi Komputer untuk Bisnis (Computer Application for Business)	3	B+
Semester 2017/2018 - 1			
VOKP500530	E-Business & Teknologi Perbankan (E-Business and Banking Technology)	3	A
VOKP500531	Praktek dan Simulasi Bank (Practice and Simulated Bank)	3	A
VOKP500532	Analisis dan Pengelolaan Kredit II (Analysis and Management of Credit II)	3	A
VOKP500533	Pemasaran Produk Bank (Banking Product Marketing)	3	A
VOKP500534	Internal Audit Bank (Internal Audit in Banking)	3	A
VOKP500535	Administrasi Perbankan Syariah (Islamic Banking Administration)	3	A-
VOKP500536	Manajemen Investasi (Investment Management)	3	A
Semester 2017/2018 - 2			
VOWV500011	Magang (Internship)	6	A

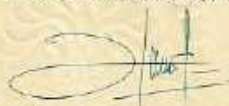
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Tanggal Lulus (*Date of Graduation*) : 09-07-2018
Nomor Ijazah (*Certificate Number*) : 0093/D3-VOKASI/2/2018
I.P.K. (*G.P.A.*) : 3,65
Total Kredit (*Credit Earned*) : 112
Predikat (*Predicate*) : **Cum Laude (*Cum Laude*)**
Judul Skripsi/Tesis/Disertasi (*Undergraduate Thesis/Master's Thesis/Doctoral Thesis Title*)
Analisis Penerapan Manajemen Risiko Kredit dalam Pengelolaan Kredit Konsumtif BNI FLEKSI Studi Kasus PT. Bank Negara Indonesia Kantor Cabang Universitas Indonesia Depok
(*Analysis of The Implementation Credit Risk Management in Managing Consumer Credit BNI FLEKSI Case Study of PT. Bank Negara Indonesia Branch Office University Of Indonesia Depok*)

21 Agustus 2018

Direktur Pendidikan (*Director of Education*)



Prof. Dr. Ir. Harinaldi, M.Eng.
NIP. 196810301993031001

