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Indonesia

## PR/122944 | Risk Management Manager (Credit Analyst & Internal Audit)

### Job Information

**Recruiter**[JAC Recruitment Indonesia](#)**Job ID**

1541744

**Industry**

Bank, Trust Bank

**Job Type**

Permanent Full-time

**Location**

Indonesia

**Salary**

Negotiable, based on experience

**Refreshed**

June 3rd, 2025 05:00

### General Requirements

**Minimum Experience Level**

Over 3 years

**Career Level**

Mid Career

**Minimum English Level**

Business Level

**Minimum Japanese Level**

Business Level

**Minimum Education Level**

Associate Degree/Diploma

**Visa Status**

No permission to work in Japan required

### Job Description

**Job Responsibility:**

- Identifying risks specific to leasing and multifinance operations, such as residual value risks, customer defaults, or fraud.
- Developing strategies to mitigate risks related to asset depreciation, lease agreements, and credit defaults.
- Ensuring compliance with regulations specific to multifinance and leasing industries, including OJK (Indonesia Financial Services Authority) requirements.
- Evaluating the creditworthiness of individuals or businesses applying for leasing or financing services, considering factors like the nature of leased assets and repayment capacity.
- Analyzing industry-specific risks, such as market demand for financed assets (e.g., vehicles or machinery).
- Recommending approval or denial of leasing or financing applications based on comprehensive financial and risk assessments.

- Auditing lease agreements, customer contracts, and financing operations to ensure compliance with internal policies and regulatory standards.
- Assessing the effectiveness of controls related to asset management, loan disbursement, and repayment tracking.
- Identifying inefficiencies in leasing and financing workflows and recommending improvements to enhance operational reliability.
- Reporting to Corporate General Manager

**Requirements:**

- +5 years experience as risk management for leasing, rental, multifinance industry
- Experienced in handling credit analysis and internal audit
- Experience in Japanese company will be a plus point
- Advanced in English is mandatory
- Experience in leading a team or division
- Great leadership, communication skills, flexible, detail oriented
- Bachelor's degree in Finance, Management or related field

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**Company Description**