



PR/123264 | Relationship Manager (Commercial Financing)

Job Information

Recruiter

JAC Recruitment Indonesia

Job ID

1574803

Industry

Bank, Trust Bank

Job Type

Permanent Full-time

Location

Indonesia

Salary

Negotiable, based on experience

Refreshed

January 27th, 2026 10:53

General Requirements

Minimum Experience Level

Over 3 years

Career Level

Mid Career

Minimum English Level

Business Level

Minimum Japanese Level

None

Minimum Education Level

Associate Degree/Diploma

Visa Status

No permission to work in Japan required

Job Description

Responsibilities:

- Develop and implement financing strategies to drive business growth and achieve financing targets.
- Conduct thorough financial analysis, including cash flow analysis, collateral evaluation, and risk assessment.
- Negotiate terms and conditions of loan agreements, ensuring compliance with internal policies and regulatory requirements.
- Manage and maintain a portfolio of commercial financing, monitoring repayment schedules, and ensuring timely collection of payments.
- Provide guidance and support to lending officers, ensuring adherence to lending policies and procedures.
- Stay updated on industry trends, market conditions, and regulatory changes affecting commercial lending activities.
- Build and maintain relationships with existing and potential borrowers, promoting the organization's lending products

and services.

Requirement:

- Bachelor's degree in economics, accounting, or any related major.
- Minimum of 3-5 years' experience in Banking or Multi-finance company for B2B business with property collateral.
- Proficient in English, both in spoken and written form. Ability to speak and communicate in Japanese is preferable.
- Deep understanding of credit analysis and credit risk with ability to read and analyze financial statement.
- Familiar with property or asset fiduciary procedure.
- Excellent network, relationship-building abilities, and strong presentation, communication, and negotiation skills.
- Highly motivated, results-driven, with a strong personality and ability to perform under pressure.

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Company Description