



## PR/123565 | Relationship Manager (Working Capital / B2B)

### Job Information

**Recruiter**

JAC Recruitment Indonesia

**Job ID**

1577649

**Industry**

Bank, Trust Bank

**Job Type**

Permanent Full-time

**Location**

Indonesia

**Salary**

Negotiable, based on experience

**Refreshed**

June 2nd, 2026 13:00

### General Requirements

**Minimum Experience Level**

Over 3 years

**Career Level**

Mid Career

**Minimum English Level**

Daily Conversation

**Minimum Japanese Level**

None

**Minimum Education Level**

Associate Degree/Diploma

**Visa Status**

No permission to work in Japan required

### Job Description

**Responsibilities**

- Acquire and develop **corporate clients** requiring **working capital financing**.
- Conduct comprehensive **Customer Due Diligence (CDD)** aligned with company standards.
- Perform **credit analysis** including financial assessment, risk evaluation, and structuring of commercial financing.
- Conduct or review **ATR (Appraisal to Report)**, focusing on collateral such as **SHM/SHGB** properties.
- Prepare credit proposals and coordinate with internal departments (Risk, Credit, Legal) to finalize approvals.
- Maintain strong relationships with existing clients and identify opportunities for cross-selling.
- Ensure end-to-end credit processes comply with regulatory and company guidelines.
- Provide tailored financial solutions that fit clients' business needs.

**Candidate Requirements**

- Min. **3 years of experience** as a Relationship Manager or Account Officer in **Banking**, Multifinance Corporate, or Commercial Lending, or related industry.
- Proven experience in handling **Working Capital** products and corporate financing (**B2B**).
- Strong knowledge of **secured lending**, including collateral verification and evaluation (SHM/SHGB).
- Familiarity with **CDD**, **ATR**, and credit documentation procedures.
- Excellent communication, negotiation, and presentation skills.
- Strong client network and ability to acquire corporate accounts.
- Target-oriented, adaptable, and comfortable with field acquisition activities.

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Company Description