



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

April 7th, 2026 14:00

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