



## Job Posting – SBA Loan Officer

<b>Job Title:</b>	SBA Loan Officer	<b>Job Category:</b>	Exempt
<b>Department/Group:</b>	SBA/Credit Department	<b>Travel Required:</b>	<15%
<b>Location:</b>	(Downtown) Los Angeles, CA	<b>Date posted:</b>	7/22/14
<b>HR Contact:</b>	Chaleeta Arender	<b>Posting Expires:</b>	8/21/14

**Applications Accepted By: E-mail: [careers@sbical.com](mailto:careers@sbical.com)**

The SBA Loan Officer will evaluate new business opportunities for eventual asset production by working directly with BDO's along the Division Manager. The Loan Officer will be an integral part in managing and servicing the loan portfolio.

### Duties:

- Comply with the Bank's credit policy.
- Comply with SBA guidelines, procedures, and eligibility requirements.
- Work with BDO's in screening loans, obtaining documents, and complying with eligibility requirements.
- Pre-screen all customers by interviewing, reviewing credit history, and compiling initial cash flows.
- Follow up with all necessary SBA and bank documentation.
- Verify all necessary documents required by SBA.
- Order appraisal and Phase I reports for property purchase loans.
- Complete loan report for credit approval.
- Present the loan to the manager for approval followed by Internal Loan Committee approval and if necessary Director's Loan Committee.
- Prepare the loan package to be submitted to the SBA.
- Support the SBA Administrator and Note Department to complete the loan funding process.
- Continue to properly monitor the loan payment history.
- Follow up on all collection of annual tax returns and site visits.
- Maintain contact with referral sources to expand the opportunity for business development.
- Participate in training programs and outside seminars and other educational program to strengthen and update latest banking practices and laws.
- Comply with bank policies/procedures and regulatory requirements including Bank Secrecy Act – Anti Money Laundering, OFAC, USA Patriot Act, Privacy Act, and Community Reinvestment Act.
- Participate in community affairs to enhance the bank's CRA activities and to improve bank's image.
- Perform other responsibilities as assigned

### Skills/Qualifications:

College degree, minimal 3 years SBA underwriting

State Bank of India (California) is a growing bank that was established in 1982 as a California State Chartered Subsidiary of State Bank of India. State Bank of India (the parent bank to SBIC) is the largest commercial bank in India in terms of assets, deposits, branches and employees.

For more information about SBIC, please visit: [www.sbical.com](http://www.sbical.com).

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