

**STATE BANK OF INDIA (CALIFORNIA)**

HEAD OFFICE  
707 WILSHIRE BOULEVARD STE. 1995  
LOS ANGELES CA 90017-3587

***State Bank of India (California) Job Posting  
Vice President (Special Assets)***

***SBIC IS SEEKING A CANDIDATE TO JOIN OUR  
TEAM OF TOP PERFORMERS!***

State Bank of India (California) is a growing bank with 9 retail branches across California and one in Washington, D.C. SBIC is seeking a Vice President (Special Assets) – Credit Department who will manage a portfolio of nonperforming assets. Significant focus will be on managing acquired properties. Negotiates listing agreements and sales contracts, documents property values, and recommends adjustments to listing prices as necessary. In some instances direct marketing of acquired properties will be required.

<b>Job Title:</b>	Vice President (Special Assets)	<b>Job Category:</b>	Exempt
<b>Department/Group:</b>	Credit	<b>Job Code/ Req#:</b>	
<b>Location:</b>	(Downtown) Los Angeles, CA	<b>Travel Required:</b>	Up to 25%
<b>Level/Salary Range:</b>	DOE	<b>Position Type:</b>	FTE
<b>HR Contact:</b>	Chaleeta Arender	<b>Date posted:</b>	12/28/2011
<b>Will Train Applicant(s):</b>		<b>Posting Expires:</b>	1/13/2012

**Applications Accepted By:**

**E-mail:**  
careers@sbical.com Subject Line: VP (Special Assets)

**Online**  
[www.sbical.com/careers](http://www.sbical.com/careers)

**Duties:**

- Manage problem loans
- Develop possible buyers for problem loans
- Manage appraisal ordering process
- Review appraisals
- Write policy for special assets management
- Write policy for appraisal review
- Daily review non-accrual accounts
- Quarterly Special Attention Credit Report for all Special Mention and Classified Credits
- Negotiations and identifying the right buyers for sale of collaterals/ notes of classified loans
- Standardizing the loan modification process: : Standardized Appraisal Engagement letter, Streamline and Reformat the loan approval documents, including supplemental summary pages for real estate valuations and stress tests, site visits, environmental reports, etc., Portfolio risk models
- Reviewing software necessary for Special Assets
- Negotiate workouts with distressed borrowers, handle collections within the special assets portfolio, and work with counsel to maximize recoveries on foreclosures and other legal collections.
- Responsible for documenting and determining loss exposure for allowance purposes.



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### Skills/Qualifications:

- Minimum 3 years of credit analysis and/or loan review experience in the banking industry or in a banking related position
- Proficient in software applications such as Microsoft Word and Excel
- Thorough knowledge of credit legal principles, accounting, economics and financial statement analysis
- Basic knowledge of lending interest rates, loan terms and conditions and methodologies
- Strong negotiation skills
- Well developed customer service/relation skills
- Excellent interpersonal, verbal and written communication skills
- Minimum 2 years experience with loan restructuring and negotiations
- Bachelor's degree in Finance, Economics, Business or a related field is highly preferred
- Strong working knowledge of loan restructuring and re-negotiation of interest rates, terms, collateral requirements, documentation and loan agreements
- Knowledge in Federal Banking Regulations relating to customer deposit accounts.
- The equivalent combination of education, experience and training that provides the required knowledge, skills, and abilities
- Required certifications may vary depending on actual work performed.
- Possess excellent communication skills, both oral and written.
- Must be a self-starter and have ability to work independently.
- Must be able to organize, conduct presentations, and prepare materials for management as requested.

### ***SBIC Competitive Benefits Package***

- ***Excellent Pay and Vacation/Sick Leave***
- ***Medical, Dental, Vision & Life Insurance – for you and your family – paid 100% by SBIC***
- ***Generous 401(k)***
- ***Bonus Eligibility***
- ***Opportunity to work for a growing Bank!***

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).

Please submit your resume to Chaleeta Arender (Manager, Human Resources).

Email: [careers@sbical.com](mailto:careers@sbical.com)

Posting Deadline is 1/13/2012

Please check out our website: [www.sbical.com](http://www.sbical.com) for additional information about our Bank!

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