



VP – Business Development Officer Northern California LA County

The State Bank of India (California) is pleased to announce immediate openings for two positions as VP – Business Development Officer (exempt/salary) based at our San Jose branch and our Los Angeles branch

Persons in these positions will be responsible for identifying, analyzing, structuring, negotiating and closing loans related to Trade Finance, Business Loans, C&I, CRE, SBA, working capital loans, asset based lending, equipment loans, etc. Responsible for independently developing and implementing the marketing strategy, identifying appropriate referral sources and potential clients and, by collaboration with other departments including credit, operations, compliance etc., managing the closing process

Essential Duties and Responsibilities

Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

- Originates loans as per SBIC's Credit Policy through direct calling on prospects and indirect calling on referral sources
- Develops and implements a marketing strategy for originating new loans
- Strong client focus (quickly evaluate client needs; build/apply understanding of client's industry; tailor solutions to meet client needs; manage client expectations throughout process)
- Develops and conduct prospect and intermediary presentations and proposals
- Cross sells all SBIC products
- Maintains and grows a sourcing network for generating future leads for new loans
- Plans and implements various marketing events
- Maintains relationship with assigned customers to maximize referral and cross selling opportunities
- Will adhere to and comply with all United States Federal and State Regulations including the Bank Secrecy Act, Anti-Money Laundering Act, USA PATRIOT Act, and OFAC laws and their implementing regulations.
- Regular attendance is an essential function of this position.
- Performs duties to ensure proper identification and information gathering of all parties subject to SBIC's Customer Information Program (CIP) and Customer Due Diligence Programs.
- Maintains proper security controls regarding currency and negotiable instruments. Reviews reports in order to adequately identify and report all cash transactions and



monetary purchases as required by the bank's BSA/AML reporting and recordkeeping procedures.

- Detects Suspicious Activity and files required reports to the BSA Officer or designee as found.

Supervisory Responsibilities

No supervisory responsibilities

Education and/or Experience

Bachelor (B.A/B.S.) or equivalent; minimum 5+ years' experience in Lending (Origination, Underwriting, and Portfolio Management); or equivalent combination of education and experience. Direct experience structuring and closing lending transactions to companies in various industries. Direct knowledge of legal and operational aspects of lending.

Other Skills

- Demonstrated negotiating and influencing skills
- Works collaboratively to achieve goals and outcomes
- Works independently to cover the most complex of transactions
- Strong analytical skills
- Demonstrated achievement of goals in previous assignments

TO APPLY:

If you would like to apply, please submit a cover letter referencing the job title, resume, three professional references (names/contact information) and send to:

careers@sbical.com

Fax: 213.489.4560

Documents submitted via email as attachments must be in Microsoft Words or pdf format. Resumes that do not reference a specific job title in the cover letter or email subject line will not be considered.