



State Bank of India
(California)

C&I Lender

SUMMARY: Responsible for developing and managing new business in the areas of C & I business and term loans, Trade Finance, working capital loans, and ABL lines of credit, deposit generation, by reviewing cash flow of loan customers and leveraging business from loan customers/groups and other banking products offered by SBIC. Acquires clients and builds relationships by providing superior client service to achieve their client's financial objectives. Strengthens existing client relationships by identifying and presenting client with new solutions. Consults and cross-sells the entire SBIC platform (i.e., Treasury management solutions, Debt funding, remittance services etc.) to address client business; orchestrates cross-functional SBIC teams to optimize client experience; and builds relationships to differentiate SBIC from other competitors. Major duties include new business development, expansion of existing relationships, as well as, originating, advising on, and negotiating financing solutions for SBIC Commercial Bank clients. Responsibilities include:

- Business Development (75%): Acquires new clients and builds relationships by providing superior client service to achieve client's financial objectives, as well as the Bank's objective of expanding customer base, generation of new business, profit maximization through proper interest rate pricing and fee income generated from cash management services, loan fees, trade finance fees and other fee products. Builds and grows relationships with Owners, CEO's, CFO's, and other key stake holders. Develops and drives new business opportunities in the market. Maintains overall general management responsibility of the client portfolio generated and identifies ways to increase business.
- Portfolio Management - Servicing & Portfolio Expansion (25%): Maintains and services assigned portfolios. This includes management and growth of existing customers by increasing the use of SBIC's lending products and cross sales of non-lending products and services such as cash management, treasury solutions FX remittance and trade finance solution. Once a portfolio is established, works closely with different teams on portfolio monitoring including timely annual reviews/ renewals, works collaboratively with the credit team to identify and resolve credit issues and covenant non-compliance. Collects on delinquent accounts as required.

QUALIFICATIONS:

Bachelor (B.A/B.S.) or equivalent required; Five or more years of Commercial Lending experience with a strong understanding of C&I lending market and/or industry focused lending; or equivalent combination of education and experience. Demonstrated sales skills. Strong negotiation and marketing skills with an ability to build and close new relationships. Strong business network. Excellent interpersonal skills with ability to engage all levels of individuals and establish relationships. Business leader with an extensive network of business relationships, including the executive management of clients, prospects, referral sources, and other influential relationships in market. Adept at building, managing, and scaling a business with strong understanding of the capital structure of venture backed technology companies. Proof of vaccination required.

TO APPLY:

If you would like to apply, please submit your resume via email at careers@sbical.com or Fax: 213.489.4560.