



State Bank of India  
(California)

## CREDIT ANALYST

**SUMMARY:** Responsible for assisting the Credit team with the credit origination process, financial reviews, and credit analysis. Reviews borrower information, spreads financial data derived from financial statements and tax returns, performs cash flow analysis, and prepares projections. Maintains credit files and follows-up on reporting requirements. Monitors credits for covenant compliance. Gathers information and prepares reports. Performs all duties in compliance with Bank Credit policies and procedures and state and federal laws and regulations.

- Assists VP of Credit / Credit Manager / CCO, with the collection and analysis of information that reflects the creditworthiness of current and prospective clients in assigned territory. Performs initial and/or thorough review by gathering and analyzing their background credit and legal information to validate their credit worthiness and legal standing.
- Examines, analyzes, and evaluates complex documents and business structures. Extrapolates data from financial statements / credit agencies / “Google” searches /tax returns / and all available resources, in order to perform financial spreads and cash flow analyses utilizing “Financial Tools” software.
- Analyzes financial information such as management accounts and cash flow statements and utilizes knowledge and independent judgment to determine the degree of risk when compared to the Bank’s Credit policy. Makes appropriate recommendations.
- Assists in requesting credit and rating information from rating agencies such as Moody’s, Standard & Poor, Veri-Check, performs UCC searches, and orders third party reports required for underwriting proposals. Follows up to ensure updated financial information is received timely.
- Analyzes data and calculates the risks associated with granting business loans, real estate loans, individual loans for business purposes, and extending lines of credit for equipment and other goods.
- Develops financial profiles for each business by investigating its credit history and weighing its cash and other liquid assets against its debts. Updates profiles using tickler system.

### QUALIFICATIONS:

Bachelor’s degree (B.A./B.S.) or equivalent from two-year college or technical school in Accounting, Business, Economics, or related financial field; or a minimum of three years related experience and/or training; or equivalent combination of education and experience. Prior experience in a bank credit department or lending department handling commercial and commercial real estate loans. Experience in financial accounting and cash flow analysis. Understanding various business operations and industries and how they relate to financial analysis and structuring of loans.