



**State Bank of India**  
(California)

## CREDIT ANALYST

Starting range: \$32.00 - \$38.00  
Full-time/Non-Exempt

State Bank of India (California) is a full-service financial institution, offering an extensive portfolio of lending solutions as well as comprehensive consumer, business, and international services. The Bank was established in 1982 as a California State Chartered Bank under the Department of Financial Institutions in Los Angeles, California. At present, we have a total of seven branches throughout California with our headquarters located in Downtown Los Angeles. Through our branch and online network, SBIC has a strong presence and specialization in specific business sectors and expanded strategic markets.

Our headquarters office in downtown Los Angeles has an immediate opening for a Credit Analyst to assist the credit team with the credit origination process, financial reviews, and credit analysis. This self-motivated multi-tasker will be responsible for reviewing borrower information, spreading financial data derived from financial statements and tax returns, performing cash flow analysis and preparing projections. Responsibilities include:

- 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.

### SKILLS:

Bachelor's degree (B.A./B.S.) or equivalent from two-year college or technical school in Accounting, Business, Economics, or related financial field.

3+ years of experience working in commercial credit/lending department,

Experience working with commercial and commercial real estate loans.

Experience in financial accounting and ability to perform cash flow analysis.

Understanding various business operations and industries and how they relate to financial analysis and structuring of loans.

### TO APPLY:

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