



State Bank of India
(California)

YOUR EXPERIENCE, BANK ON IT.

Starting range: \$115,000 – \$130,000

Full-time/Exempt

Commercial Loan Underwriter

Responsible for consistently underwriting safe and sound commercial loans that are in compliance with the Bank's underwriting standards and all applicable state and federal laws, rules and regulations. The position assists loan officers in managing customer relationships by providing advanced credit analysis and support, thereby ensuring the needs of a borrower are met by underwriting the appropriate type of loan.

- Reinforces the application of superior customer service through his or her own example along with appropriate follow-through with involved customers and employees.
- Consistently underwrites safe and sound commercial loans in an expedient manner that are in compliance with the Bank's underwriting standards and all applicable state and federal laws, rules and regulations.
- Analyzes financial data related to new and renewal loan requests, including, but not limited to, lines of credit, asset-based lines, commercial real estate, and equipment financing loans.
- Carefully assesses and evaluates the risk of financing requests within the framework of the Bank's credit culture and current economic and industry trends, and presents facts and offers opinions/recommendations to loans officers and relationship personnel concerning applicant's credit worthiness.
- Reviews self-employed, corporate and partnership tax returns, profit and loss, as well as financial statements to ascertain borrowers' income, and follows up with customers to obtain all necessary information and clarification on financial analysis materials and resources.
- May work with attorneys and other financial or legal resources to obtain correct and accurate documents to fully protect the Bank's interests in the credit relationship.
- Establishes and maintains a close working relationship with loan and relationship officers, participates in customer and business development calls and other marketing efforts, assists loan and relationship officers in managing customer relationships by providing advanced credit analysis and support, thereby ensuring the needs of a borrower are met by underwriting the appropriate type of loan, and works with loan and relationship officers to create solutions for problems that arise during the underwriting process.
- Orders and reviews credit and insurance reports, flood zone determinations and UCC filings, performs title searches and reviews site inspections, and ensures the Bank's collateral position can be appropriately achieved and protected.
- Utilizes independent judgement to review and correct potential problems during the commercial loan approval process, such as issues related to credit history, nonconforming appraisals, policy exceptions, etc.

- Prepares summary and/or credit approval report documenting credit analysis and supporting information for credit decision recommendations.
- Drafts loan agreements in collaboration with loan and relationship officers, reviews documents for accuracy, completeness and adherence to approval conditions, and ensures loan agreements are in compliance with the Bank's underwriting standards and all applicable state and federal laws, rules and regulations.
- Ensures customer is approved for all ancillary products, and makes recommendations to loan and relationship officers on potential customer needs.
- Authorizes and provides verbal and written letters of commitment for each loan decision detailing required documentation, loan interest rate, as well as the fees and amount approved, provides related correspondence to loan officers, borrowers, and others.
- May directly manage a portfolio of smaller credits as assigned by Credit Administration.
- Develops and maintains an advanced knowledge of financial industry, economy, market conditions, rates, vendors, and competition, remains informed of trends and developments in local market and changes to regulations governing commercial loans, and assimilates new government regulations and applies this knowledge to improve and maintain quality and consistent underwriting.
- Assists in the development and training of Commercial Loan Department personnel.
- Responds to inquiries or refers inquiries to the appropriate department or person, and exhibits the necessary follow through with customers and/or staff involved.

Qualifications To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform essential functions.

Education and/or Experience

Bachelor's degree (B.A./B.S.) or equivalent from a four-year college in Business Administration or related field; or a minimum of five years of commercial loan underwriting experience and/or training; or equivalent combination of education and experience. Extensive knowledge of lending and cash flow analysis. Working knowledge of bank products and services; credit analysis; loan structuring and documentation; credit policies and practices; credit regulations and requirements; and bank operations. Knowledge of Bank regulations, lending policies, procedures, and techniques with an understanding of loan risk factors. Strong analytical and negotiating skills. Ability to conduct research into borrowers and industries to identify factors that may affect profitability and the borrower's ability to repay loans. Ability to set and obtain goals. Excellent interpersonal skills and ability to develop and maintain effective working relationships. Excellent verbal and written communication skills with ability to write accurate and concise reports.

We are an Equal Opportunity Employer. All applicants will receive consideration for employment without regard to race, color, ancestry, religion, sex, national origin, sexual orientation, age, marital status, disability, gender identity, gender expression, genetic information, or military or Veteran status, or any other characteristic protected by law.

We consider all qualified applicants with criminal histories in a manner consistent with all applicable "Fair Chance" laws and ordinances.