



State Bank of India
(California)

BRANCH MANAGER

COMPENSATION:

Starting base salary: \$120,000 – \$140,00 Exact compensation is based on skills, experience, and location. This job is eligible for a bonus.

JOB SUMMARY:

Responsible for the overall leadership, management, and profitability of assigned Branch. Manages the efficient and daily operations of a full-service branch, including operations, lending, product sales, customer service and security and safety in accordance with the Branch's objectives. Creates a focused sales environment by committing to banker readiness, conducting marketing activities leading to revenue growth in loans, deposits and noninterest income, contributing to a successful customer centric experience, proactively managing disciplined operational risk activities while striving for excellence in execution in each of the mentioned areas. Provides effective leadership in all areas. Ensures compliance with regulatory requirements and Bank policies procedures. This role's work schedule involves occasional evenings and Saturdays.

ESSENTIAL FUNCTIONS:

- Oversees, leads, and directs a branch with regards to sales, operations, and corporate/regulatory compliance to meet assigned lending, deposit, and fee income goals.
- Responsible for staff management and development including performance evaluations, promotions, salary recommendations and disciplinary action.
- Provides suitable credit, deposit or other banking services as well as counsel and advice to best meet clients' needs.
- Develops programs to maximize branch profitability, minimize risk, and improve customer service and product knowledge.
- Responsible for managing and growing Business Banking portfolio. Drives business banking results primarily through business development, outside branch calling efforts and community involvement activities. Has a foundational understanding of balance sheet and income statement.
- Analyzes risks and profitability of assigned client portfolio to ensure ongoing profitability and conformity with credit terms.
- Responsible for ensuring the successful processing, underwriting, and approving of loans within assigned limits.

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- Builds an effective network of internal and external relationships (e.g. community, center of influence etc.) to actively acquire new clients and/or expand existing clients, enhance the client experience and build stronger loyalty. Leads, coaches and executes a proactive and differentiated client experience.
 - Maintains knowledge of financial industry status and trends and a strong business network. Functions as a leader in community organizations and has a strong business acumen.
 - Negotiates loan terms and conditions in accordance with bank policy. • Remains well versed in economic and financial concepts and developments relating to clients. • Reviews branch reports for compliance and accuracy.
 - Responsible for community development and relations.
 - Regularly meet with internal business partners to communicate and review business results and pipeline management. Manages operational, human capital, reputational and business risk.
 - Provides guidance to operating staff 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 to adequately identify and report all cash transactions and monetary purchases as required by the bank's BSA/AML reporting and recordkeeping procedures.
 - Adheres to Bank policies and procedures and complies with all United States Federal and State Regulations including the Bank Secrecy Act, Anti-Money Laundering Act, Elder Abuse Law, USA PATRIOT Act, and OFAC laws and their implementing regulations. Complies with and ensures employees comply with Wage and Hour regulations, including but not limited to taking meal and rest periods timely, recording time accurately, and reviewing/approving timecard.
 - Detects Suspicious Activity and files required reports with the BSA Officer, or designee as found.
 - Supports Bank compliance efforts by completing compliance and other technical training workshops as assigned and ensuring direct reports take their required training as assigned. Ensures compliance with all Bank policies and procedures, as well as applicable state and federal banking regulations including but not limited to: BSA and OFAC requirements, Regulation E, Regulation GG, and ACH Rules.

REQUIREMENTS

- Bachelor's (B.A/B.S.) bachelor's in finance or related field
- Minimum 7 years in a commercial lending/business banking role
- Travel 25% of the time

SKILLS AND KNOWLEDGE

- Experience in personal banking, lending, sales, and customer service.
- Expert knowledge of business credit underwriting with commercial credit training preferred. Expert knowledge of deposit and cash management products and services.
- knowledge of the features and benefits of all bank products and services.

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- knowledge of bank operating policies and procedures.
 - Familiarity with bank operating systems and computer applications.
 - Ability to analyze reports, metrics, and other data to identify trends, issues, and opportunities.
Proven ability to build collaborative relationships across the organization and influence others to achieve desired outcomes.
 - Must be able to balance the needs of the client with associated risks and interests of the Bank.
 - Knowledge of bank's policy & procedures & regulatory obligations
 - Interpersonal skills with ability to engage all levels
 - Management of clients, prospects, referral sources, and other influential relationships in the market.

QUALIFICATIONS:

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

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