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| PART I | DEPARTMENT OF HUMAN RESOURCES DEVELOPMENT | 2.478 |
|        | STATE OF HAWAII                           | 2.479 |
|        |   | 2.480 |
|        | Class Specifications                      | 2.481 |
|        | for                                       |       |

### AGRICULTURAL LOAN OFFICER III, IV, V, VI

#### **Duties Summary**

Advises and assists farmers and other interested parties in securing loans for farming enterprises; contacts and cooperates with private lenders and federal loan agencies in making farm loans available for qualified applicants; determines eligibility and recommends approval of the amount and terms of loans; promotes the farm loan program; and performs other related duties as assigned.

#### **Distinguishing Characteristics**

The nature of the work of positions in this series concerns assisting farmers, ranchers, farming associations and other interested qualified parties to obtain loans for farming operations, advising farmers in ways to improve farm management practices and meet loan obligations; encouraging lending agencies to make farm loans and increase the amount of loans; and performing other such farm loan services contributing to the stabilization and growth of agriculture in the State.

Grade Level III: This class reflects the independent performance of agricultural assessments conducted as a part of developmental work in the performance of farm loan analyses. After programmed formal training on the fundamental principles of credit analysis, a position in this class applies knowledge of agriculture and farm management to independently conduct fact-finding regarding the potential of the enterprise to generate income to repay requested loans, and to assist farmers on technical agricultural matters to help in their repayment efforts. Positions also follow up on repayment of loans and conduct loan collection activities. While the class reflects the analysis and approval of loan applications which is characteristic of the assignments of the next higher-level class, close guidance and review is given at this level in the application of credit analysis principles to technical agricultural findings.

Grade Level IV: This class reflects the independent performance of farm loan services activities of moderate scope and complexity. Work on higher level loan activities including multi-cooperatives, cooperative and associations may be assigned selectively for developmental purposes but is closely supervised and reviewed.

Grade Level V: This class reflects responsibility for developing and carrying out the full range of farm loan services including those provided to cooperatives and associations. The work is performed in accordance with the objectives and policies established by the administrator of the program. Substantial public contact is maintained with borrowers, lenders and other interested parties.

Grade Level VI: This class reflects responsibility for developing and carrying out various farm loan services of a highly complex nature as a regular assignment. The work is performed in accordance with the farm loan program's policies and objectives. Work activities involve:

1. a major segment of the program's loan activities;
2. large-scale and complex multi-cooperative, cooperative and association type loans; and
3. accommodation of other unique loan service problems characteristic of the primarily agriculturally developed area.

This level has extensive latitude to commit the operations and services of the program, i.e., disposition of delinquent or other controversial matters. Work tasks also involve supervision of other farm loan representatives upon assignment to the work area and assistance to the program administrator in the development of policies and procedures.

### **Examples of Duties**

Receives and reviews applications for farm loans; works closely with banks and other lenders in the district; determines the eligibility of applicants and verifies soundness of loans; recommends the approval of applications for loans, releases, subordinations, and other similar necessary actions involved in making and servicing of loans; makes field trips to farms and ranches to assure compliance with the purpose and terms of loans and to advise, counsel and instruct farmers, cooperatives or agricultural corporations on technical agricultural matters and management; contacts borrowers and lenders to assist in preventing delinquencies and foreclosures; advises and assists farmers and ranchers in the selection of farms and ranches for purchase, land development, soil conservation, farm management and maintenance, and allied matters contributing to the promotion and improvement of agricultural and farming enterprises and farm loan services; answers inquiries, counsels farmers on financing, and interprets and advises on rules and regulations and procedures pertaining to the farm loan program; works with farmers in development of long-term and annual farm plans which will enable accomplishment of program objectives; reviews and recommends findings relative to the agricultural credit needs of the assigned area; recommends changes in policies and procedures relating to the program and services; contacts and maintains close liaison with bankers and officers of commercial lending institutions to establish and implement the loan guarantee and participation program provided for by the Farm Loan Act; develops, formulates and implements emergency loan program for rehabilitation of farmers in stricken areas in emergencies declared by the Governor; provides for and assumes responsibility for the establishment and maintenance of adequate records covering program activities; and develops and prepares reports and correspondence.

**Knowledges and Abilities Required**

Agricultural Loan Officer III:

Knowledge of Agricultural land and equipment values; agricultural conditions, principles and practices including technical knowledge of cropping systems, soil conservation, management of water, equipment and livestock, crops, finances, building and facilities.

Ability to learn and relate financial and credit factors relating to farm loan activities; recognize, analyze and evaluate problems of farming operations, and exercise sound judgment in planning with and guiding farmers in solving these problems; perform research, conduct analyses and make sound evaluations; prepare reports and recommendations; develop and maintain good working relationships with borrowers, representatives of lending institutions, government officials and others; make effective oral and written presentations.

Agricultural Loan Officer IV: In addition to the knowledge and abilities identified above for the next lower level, applicants for this class must possess the following:

Knowledge of financial principles, pertinent laws, rules and regulations governing credits and financing of loans, lending institutions and resources available; agricultural financing principles and practices.

Ability to investigate, analyze and evaluate pertinent financial and credit factors relating to farm loan activities; learn about loan requirements associated with agricultural cooperative organizations.

Agricultural Loan Officer V: In addition to the knowledges and abilities identified above for the next lower level, applicants for this class must possess the following:

Knowledge of agricultural cooperative organizations.

Ability to evaluate pertinent financial and credit factors relating to loan applications from cooperatives and associations.

Agricultural Loan Officer VI: In addition to the knowledges and abilities identified above for the next lower level, applicants for this class must possess the following:

Ability to supervise the work of others.

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PART I  
AGRICULTURAL LOAN OFFICER III, IV, V, VI  
2.478, 2.479, 2.480, 2.481

Page 4 of 4

This is to reinstate the specifications for the class Agricultural Loan Officer III, IV, V, VI, which were last approved on March 13, 1984.

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*Ryker J. Wada*

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RYKER WADA, Director  
Department of Human Resources Development