

PART II	DEPARTMENT OF HUMAN RESOURCES DEVELOPMENT STATE OF HAWAII	2.478 2.479 2.480
	Minimum Qualifications Specifications for	2.481

AGRICULTURAL LOAN OFFICER III, IV, V, VI

Basic Education/Experience Requirement

Graduation from an accredited four (4) year college or university with a bachelor's degree in agriculture which included specialization in an area related to farm management (e.g., horticulture, agronomy, soils, economic entomology, agricultural economics, etc.)

Excess work experience as described under the Experience Requirements, below, or any other responsible administrative, professional, or analytical work experience that provided knowledge, skills and abilities comparable to those acquired in four (4) years of successful study while completing a college or university curriculum leading to a baccalaureate degree may be substituted on a year-for-year basis. To be acceptable, the experience must have been of such scope, level and quality as to assure the possession of comparable knowledge, skills and abilities.

The education or experience background must also demonstrate the ability to write clear and comprehensive reports and other documents; read and interpret complex written material; and solve complex problems logically and systematically.

Experience Requirements

Applicants must have had progressively responsible professional experience of the kind and quality described below and, in the amounts, shown in the table following (in years):

Class Title	Credit Analysis Experience	Farm Business Management Experience	Agricultural Loan Analysis Experience	Supervisory Aptitude	Total Experience Years
AGR Loan Officer III	0	2	0	0	2
AGR Loan Officer IV	1	2	0	0	3
AGR Loan Officer V	1	2	1	0	4
AGR Loan Officer VI	1	2	2	*	5

Credit Analysis Experience: Progressively responsible financial experience which involved analyzing and evaluating financial and credit risk factors in determining eligibility for a loan.

Farm Business Management Experience: Responsible work experience which demonstrated possession of and the ability to apply knowledge of agricultural concepts, theories, principles, and practices involved in farm management and operations, including knowledge of cropping systems, soil conservation, and management of water, livestock, finances, building, facilities and equipment. Examples of qualifying experience include, but are not limited to:

- (1) the arrangement of agricultural or farm financing which included field assessment of agricultural operations;
- (2) agricultural research involving actual field work in the study of the economic feasibility of agricultural products; or
- (3) the development and management of agricultural operations involving establishment of short and long-range plans based on sound agricultural concepts, principles and practices and which involved supervision of farm operations.

Agricultural Loan Analysis Experience: Responsible work experience which involved the analysis of applications for agricultural loans which involved the application of agricultural concepts and principles described under the section on Farm Business Management, above, in the analysis and evaluation of financial and credit risk factors in determining eligibility for an agricultural loan on behalf of a lender.

This experience must also have included responsibility for advising and assisting those applying for and repaying loans in their technical agricultural problems to enhance their ability to pay.

*Supervisory Aptitude: Applicants must possess supervisory aptitude. Supervisory aptitude is the demonstration of aptitude or potential for the performance of supervisory duties through successful completion of regular or special assignments which involve some supervisory responsibilities or aspects of supervision, e.g., by serving as a group or team leader; or in similar work in which opportunities for demonstrating supervisory capabilities exist; or by the completion of training courses in supervision accompanied by application of supervisory skills in work assignments; and/or by favorable appraisals by a supervisor indicating the possession of supervisory potential

Substitutions Allowed:

1. A Master's degree in agriculture may be substituted for one (1) year of the required Specialized Experience.
2. Excess Agricultural Loan Analysis Experience may be substituted for Credit Analysis and/or Farm Business Management Experience on a year-for-year basis.

Quality of Experience

Possession of the required number of years of experience will not in itself be accepted as proof of qualification for a position. The applicant's overall experience must have been of such scope and level of responsibility as to conclusively demonstrate that he/she has the ability to perform the duties of the position for which he is being considered.

License Required

Certain positions may require possession of a valid motor vehicle operator's license.

Selective Certification

Specialized knowledges, skills and abilities may be required to perform the duties of some positions. For such positions, Selective Certification Requirements may be restricted to eligibles who possess the pertinent experience and/or training required to perform the duties of the position.

Agencies requesting selective certification must show the connection between the kind of training and/or experience on which they wish to base selective certification and the duties of the position to be filled.

Tests

Applicants may be required to qualify on an appropriate examination.

Physical and Medical Requirements

Applicants must be able to perform the essential functions of the position effectively and safely, with or without reasonable accommodation.

This is to reinstate and amend the minimum qualification specifications for the series AGRICULTURAL LOAN OFFICER, last approved on March 13, 1984.

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